

PT Bank Danamon Indonesia Tbk and Subsidiaries
Disclosure of Quantitative Risk Exposure
31-Mar-2025

Leverage Ratio Report

(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)	238,748,286	260,075,091
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	1,540,647	1,871,141
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction	255,025	255,025
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor	20,928,721	20,928,721
11	Prudent valuation adjustments in form of capital deduction factor and impairment provision	(22,062,444)	(13,932,943)
12	Other adjustments	-	-
13	Total exposure in Leverage Ratio Calculation	239,410,235	269,197,035

Leverage Ratio Calculation Report

(in million Rupiah)

Information	Individual		Consolidated	
	31-Mar-25	31-Dec-24	31-Mar-25	31-Dec-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)	225,947,611	224,220,876	247,122,388	246,316,336
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)	(7,690,617)	(7,747,769)	(9,280,081)	(9,335,654)
6 (Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(14,371,826)	(14,996,508)	(4,652,862)	(4,903,896)
7 Total on-balance sheet exposures	203,885,168	201,476,599	233,189,445	232,076,786
Derivative Exposure				
8 Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	408,940	521,962	621,780	609,890
9 Add-on amounts for potential future exposure associated with all derivatives transactions	1,424,778	1,109,385	1,694,461	1,398,766
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	1,833,718	1,631,347	2,316,241	2,008,656
Securities financing transaction exposures				
14 Gross SFT Assets	12,507,604	4,918,222	12,507,604	4,918,222
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	255,024	82,012	255,024	82,012
17 Agent transaction exposures	-	-	-	-
18 Total securities financing transaction exposures	12,762,628	5,000,234	12,762,628	5,000,234
Other off-balance sheet exposures				
19 Off-balance sheet exposure at gross notional amount	123,050,996	119,051,955	123,050,996	119,051,955
20 (Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(101,974,691)	(99,070,858)	(101,974,691)	(99,070,858)
21 (Impairment provision for off balance sheet inline with accounting standard)	(147,584)	(153,035)	(147,584)	(153,035)
22 Off-balance sheet items	20,928,721	19,828,062	20,928,721	19,828,062
Capital and Total Exposure				
23 Tier 1 Capital	36,444,302	36,117,872	46,163,266	46,210,485
24 Total Exposure	239,410,235	227,936,242	269,197,035	258,913,738

Leverage Ratio Calculation Report

(in million Rupiah)

Information		Individual		Consolidated	
		31-Mar-25	31-Dec-24	31-Mar-25	31-Dec-24
Leverage Ratio					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	15.22%	15.85%	17.15%	17.85%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	15.22%	15.85%	17.15%	17.85%
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	2,721,773	1,439,446	2,721,773	1,439,446
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	12,507,604	4,918,222	12,507,605	4,918,222
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)	229,624,404	224,457,466	259,411,205	255,434,962
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)	229,624,404	224,457,466	259,411,205	255,434,962
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)	15.87%	16.09%	17.80%	18.09%
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)	15.87%	16.09%	17.80%	18.09%