



LEVERAGE RATIO TOTAL EXPOSURES

Bank's Name : PT Bank DBS Indonesia
 Peiode : September / 2021

(in millions Rupiah)

No.	Description	Amount
1	Total consolidated assets as per published financial statements (gross amount before impairment)	87,479,959
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of OJK regulation.	-
3	Adjustment for the underlying financial assets set that have been transfered in asset securitization that meet the requirements of sell-off as stipulated in OJK regulation regarding Prudential Principle in Asset Securitization Activity for Commercial Banks. In the event that the underlying financial assets have been deducted from the total assets on the balance sheet, the number in this line is 0 (zero).	-
4	Adjustment for temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any).	N/A
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the Leverage Ratio exposure measure.	N/A
6	Adjustment for the regular purchase or sale value of financial assets using the trade date accounting method.	-
7	Adjustment for eligible cash pooling transaction value as stipulated in this OJK regulation.	-
8	Adjustments for derivative financial instruments.	2,470,688
9	Adjustment for securities financing transactions (ie reverse repos)	-
10	Adjustment for off-balance sheet items after conversion to credit equivalent amounts of off balance	5,713,930
11	Adjustment for prudential assessment in the form of capital deduction factor and impairment.	(4,914,115)
12	Other adjustments.	-
13	Total Leverage Ratio exposures	90,750,462
Qualitative Analysis		
<p>The discrepancies between carrying amount in financial statements and total exposures of Leverage Ratio mainly came from Off Balance Sheet and Derivative exposures. However, it was compensated by adjustment for impairment and capital deduction factor which consists of Intangible Assets and Deferred Tax Asset (DTA).</p>		



LEVERAGE RATIO FRAMEWORK

Bank's Name : PT Bank DBS Indonesia
 Peiode : September / 2021

(in millions Rupiah)

Description		Periode	
		Sep-21	Jun-21
On-Balance Sheet Exposures			
1	Asset exposures in financial statements including collateral, but excluding derivatives and SFTs (gross amount before impairment)	86,271,573	83,160,571
2	Re-adding value for derivative collateral submitted to the counterparty which results in a decrease in total asset exposures in the balance sheet pursuant to the operative accounting standard.	-	-
3	(Deduction of CVM related receivables provided in derivative transaction)	-	-
4	(Adjustment for the carrying amount of marketable securities received in SFT exposures recognized as asset)	-	-
5	(Impairment of the assets in accordance with financial accounting standard)	(3,411,671)	(3,442,153)
6	(Asset amounts already being deduction factor of Tier 1 Capital as defined by OJK regulation regarding Capital Adequacy Ratio for Commercial Bank)	(1,425,880)	(1,453,573)
7	Total On-Balance Sheet Exposures Addition of line 1 upto line 6	81,434,022	78,264,845
Derivative Exposures			
8	Replacement cost (RC) associated with all derivative transactions, both with eligible variation margin or netting set agreement.	1,376,222	1,419,793
9	Add-on amounts for PFE associated with all derivatives transactions.	2,077,482	1,967,543
10	(Exempted CCP leg of client-cleared trade exposures)	N / A	N / A
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 Addition of line 8 up to line 12	3,453,704	3,387,336
Securities Financing Transaction (SFT) Exposures			
14	Gross SFT assets	225,370	1,247,875
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	CCR exposure for SFT assets following current exposures calculation as defined by this OJK regulation appendix.	-	-
17	Agent transaction exposures	-	-
18	Total SFT Exposures Addition of line 14 upto line 17	225,370	1,247,875.00
Off-Balance Sheet Exposures			
19	Off-balance sheet exposure at gross notional amount	37,608,689	36,267,314
20	(Adjustments for conversion to credit equivalent amounts after impairment)	(31,894,759)	(30,806,640)
21	(Off balance sheet impairment pursuant to the operative accounting standard)	(76,564)	(78,162)
22	Total Off-Balance Sheet Exposures Addition of line 19 upto line 21	5,637,366	5,382,512

(in millions Rupiah)

Description		Periode	
		Sep-21	Jun-21
Capital and Total Exposures			
23	Tier 1 Capital	8,129,301	8,247,473
24	Total Exposures Addition of line 7, line 13, line 18, and line 22	90,750,462	88,282,568
Leverage Ratio			
25	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any)	8.96%	9.34%
25a	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any)	8.96%	9.34%
26	Minimum Leverage Ratio requirement	3.00%	3.00%
27	Leverage Ratio buffer	N / A	N / A
Average Balance Disclosures			
28	Average value of gross SFT assets, after adjustment for sale accounting transaction which is calculated on a net basis with cash liabilities and receivables in the SFT.	1,173,933	1,443,676
29	End of quarter position of gross SFT assets, after adjustment for sale accounting transaction which is calculated on a net basis with cash liabilities and receivables in the SFT.	225,370	1,247,875
30	Total Exposures, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets as referred to in line 28.	91,699,025	88,478,369
30a	Total Exposures, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets as referred to in line 28.	91,699,025	88,478,369
31	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets as referred to in line 28.	8.87%	9.32%
31a	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets as referred to in line 28.	8.87%	9.32%
Qualitative Analysis			
<p>Bank's leverage ratio was 8.96% as of 30 September 2021, decreased by 38bps from previous quarter. It was due to higher Total Exposure which mainly comes from higher Loans by IDR 1.2T and Placement in Bank Indonesia and Other Banks by IDR 1.4T for position 30 September 2021 compared to 30 June 2021. Along with lower Core Capital as a result of decreased in current year profit for the respective quarter.</p>			