



PT Bank DBS Indonesia

Leverage Ratio as of 31 December 2018

Uji coba pengungkapan Leverage Ratio yang perhitungannya berdasarkan *Consultative Paper* Kerangka Basel III Leverage Ratio yang diterbitkan oleh Otoritas Jasa Keuangan (OJK) pada bulan Oktober 2014

Summary comparison of accounting assets vs leverage ratio exposure measure

| No | Item | In IDR million |
|----|---|--------------------|
| 1 | Total consolidated assets as per published financial statements | 91,484,691 |
| 2 | Adjustment for investment in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | - |
| 3 | Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure | - |
| 4 | Adjustment for derivative financial instruments | 1,901,290 |
| 5 | Adjustment for securities financing transactions (ie repos and similar secured lending) | 2,164 |
| 6 | Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures) | 11,021,187 |
| 7 | Other Adjustments | (219,970) |
| 8 | Exposure Measure | 104,189,362 |

Leverage ratio common disclosure template

| No | Item | Leverage Ratio Framework |
|--|--|--------------------------|
| 1 | On-balance sheet items (excluding derivatives and SFTs, but including collateral) | 90,344,399 |
| 2 | (Asset amount deducted in determining Basel III Tier 1 Capital) | - |
| 3 | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2) | 88,990,303 |
| Derivative exposures | | |
| 4 | Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin) | 1,135,592 |
| 5 | Add-on amounts for PFE associated with all derivatives transactions | 1,901,290 |
| 6 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework | |
| 7 | (Deductions of receivables assets for cash variation margin provided in derivatives transactions) | |
| 8 | (Exempted CCP leg of client-cleared trade exposures) | |
| 9 | Adjusted effective notional amount of written credit derivatives | |
| 10 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | |
| 11 | Total derivative exposure (sum of lines 4 to 10) | 3,036,882 |
| Securities financing transaction exposures | | |
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions | 1,138,826 |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | |
| 14 | CCR exposure for SFT assets | 2,164 |
| 15 | Agent transaction exposures | |
| 16 | Total securities financing transaction exposure (sum of lines 12 to 15) | 1,140,990 |
| Other off-balance sheet exposures | | |
| 17 | Off-balance sheet exposure at gross notional amount | 60,308,050 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | (49,286,863) |
| 19 | Off-balance sheet items (sum of lines 17 and 18) | 11,021,187 |
| Capital and total exposures | | |
| 20 | Tier 1 Capital | 7,125,453 |
| 21 | Total Exposures (sum of lines 3, 11, 16, and 19) | 104,189,362 |
| Leverage ratio | | |
| 22 | Basel III leverage ratio | 6.84% |