



PT Bank DBS Indonesia

Leverage Ratio as of 31 Maret 2019

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   | 94,857,465         |
| 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   | 1,919,139          |
| 5  | Adjustment for securities financing transactions (ie repos and similar secured lending)   | 1,128              |
| 6  | Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)  | 9,380,557          |
| 7  | Other Adjustments   | (68,793)           |
| 8  | <b>Exposure Measure</b>   | <b>106,089,496</b> |

Leverage ratio common disclosure template

| No   | Item   | Leverage Ratio Framework |
|--|--|--------------------------|
| 1  | On-balance sheet items (excluding derivatives and SFTs, but including collateral)  | 93,716,416               |
| 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)   | 92,475,083               |
| Derivative exposures                       |  |                          |
| 4  | Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)                                 | 832,966                  |
| 5  | Add-on amounts for PFE associated with all derivatives transactions  | 1,919,139                |
| 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)   | 2,752,105                |
| Securities financing transaction exposures |  |                          |
| 12   | Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions                                     | 1,480,623                |
| 13   | (Netted amounts of cash payables and cash receivables of gross SFT assets)   |                          |
| 14   | CCR exposure for SFT assets  | 1,128                    |
| 15   | Agent transaction exposures  |                          |
| 16   | Total securities financing transaction exposure (sum of lines 12 to 15)  | 1,481,751                |
| Other off-balance sheet exposures          |  |                          |
| 17   | Off-balance sheet exposure at gross notional amount  | 56,786,716               |
| 18   | (Adjustments for conversion to credit equivalent amounts)  | (47,406,159)             |
| 19   | Off-balance sheet items (sum of lines 17 and 18)   | 9,380,557                |
| Capital and total exposures                |  |                          |
| 20   | Tier 1 Capital   | 7,619,679                |
| 21   | Total Exposures (sum of lines 3, 11, 16, and 19)   | 106,089,496              |
| Leverage ratio                             |  |                          |
| 22   | <b>Basel III leverage ratio</b>  | <b>7.18%</b>             |