



**LEVERAGE RATIO - BASEL III**  
(Dalam Jutaan Rupiah)

Deskripsi	BANK 30-Sep-17	BANK 31-Dec-17	BANK 31-Mar-18	BANK 30-Jun-18
Modal Inti (Tier 1)	6.412.552	6.669.527	7.274.883	7.229.724
Jumlah Eksposur	34.756.211	38.157.760	27.473.471	27.694.170
<b>Leverage Ratio</b>	<b>18,45%</b>	<b>17,48%</b>	<b>26,48%</b>	<b>26,11%</b>

Catatan:

Sesuai permintaan Otoritas Jasa Keuangan (OJK), perhitungan *Leverage Ratio* tersebut diatas dibuat berdasarkan *Consultative Paper* Kerangka Basel III Leverage Ratio yang diterbitkan pada bulan Oktober 2014.



**Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure**

30-Jun-18  
 (Dalam Jutaan Rupiah)

	Item	In relevant currency
1	Total consolidated assets as per published financial statements	20.763.622
2	Adjustment for investments 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 recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	4.131.957
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	76.723
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2.750.487
7	Other adjustments	- 28.619
8	<b>Leverage ratio exposure</b>	<b>27.694.170</b>

**Leverage ratio common disclosure template**

30-Jun-18  
 (Dalam Jutaan Rupiah)

	Item	Leverage ratio framework
<b>On-balance sheet exposures</b>		
1	On-balance sheet items (excluding derivatives and SFTs but including collateral)	14.002.635
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	- 123.759
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>13.878.876</b>
<b>Derivative exposures</b>		
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	1.430.886
5	Add-on amounts for PFE associated with all derivatives transactions	4.131.957
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	<b>Total derivative exposures</b>	<b>5.562.843</b>
<b>Securities financing transaction exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	5.370.054
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	55.187
14	CCR exposure for SFT assets	76.723
15	Agent transaction exposures	-
16	<b>Total securities financing transaction exposures</b>	<b>5.501.964</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposure at gross notional amount	5.405.802
18	(Adjustments for conversion to credit equivalent amount)	- 2.655.315
19	<b>Off-balance sheet items</b>	<b>2.750.487</b>
<b>Capital and total exposures</b>		
20	<b>Tier 1 capital</b>	<b>7.229.724</b>
21	<b>Total exposures</b>	<b>27.694.170</b>
<b>Leverage ratio</b>		
22	<b>Basel III leverage ratio</b>	<b>26,11%</b>