

Summary comparison of accounting assets vs leverage ratio exposure measure		Table 1		
	Item	In relevant currency Q1 2019	In relevant currency Q4 2018	In relevant currency Q3 2018
1	Total consolidated assets as per published financial statements	84,954,281,266,564	82,658,642,546,689	85,220,335,370,878
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0	0	0
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0	0	0
4	Adjustment for derivative financial instruments	929,314,827,691	800,989,204,633	998,766,498,576
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	0	0	0
6	Adjustment for off balance-sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	10,012,447,166,366	10,717,929,731,678	10,185,928,475,757
7	Other adjustments	69,150,115,729	(256,123,282,419)	759,180,700,430
<b>8</b>	<b>Leverage Ratio Exposure</b>	<b>95,965,193,376,350</b>	<b>93,921,438,200,581</b>	<b>97,164,211,045,640</b>

## Leverage ratio common disclosure template

Table 2

	Item	Leverage ratio framework Q1 2019	Leverage ratio framework Q4 2018	Leverage ratio framework Q3 2018
On-balance sheet exposures				
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	84,437,008,142,357	81,621,046,991,291	84,728,396,584,767
2	(Asset amounts deducted in determining Basel III Tier 1 capital): DTA, Intangible Assets	(209,501,789,519)	(170,809,093,777)	(275,835,592,891)
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2)	84,227,506,352,838	81,450,237,897,514	84,452,560,991,876
Derivative exposures				
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	795,925,029,455	952,281,366,756	984,893,171,514
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	929,314,827,691	800,989,204,633	998,766,498,576
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0	0	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0	0	0
8	(Exempted CCP leg of client-cleared trade exposures)	0	0	0
9	Adjusted effective notional amount of written credit derivatives	0	0	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0	0
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	1,725,239,857,146	1,753,270,571,389	1,983,659,670,090
Securities financing transaction exposures				
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sales accounting transactions	0	0	542,061,907,917
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0	0
14	CCR exposure for SFT assets	0	0	0
15	Agent transaction exposures	0	0	0
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	0	0	542,061,907,917
Other off-balance sheet exposures				
17	Off-balance sheet exposure at gross notional amount	37,997,577,646,637	38,313,911,615,591	36,967,386,874,909
18	(Adjustments for conversion to credit equivalent amounts)	(27,985,130,480,271)	(27,595,981,883,913)	(26,781,458,399,152)
19	<b>Off-balance sheet items (sum of line 17 and 18)</b>	10,012,447,166,366	10,717,929,731,678	10,185,928,475,757
Capital and total exposures				
20	<b>Tier 1 capital (CEMA Assets for KCBA)</b>	5,630,780,841,914	5,648,034,667,754	5,652,095,293,238
21	<b>Total exposures (sum of line 3,11,16 and 19)</b>	95,965,193,376,350	93,921,438,200,581	97,164,211,045,640
Leverage ratio				
22	<b>Basel III Leverage Ratio</b>	<b>5.87%</b>	<b>6.01%</b>	<b>5.82%</b>

## Leverage Ratio 1Q 2019

### Qualitative

Leverage Ratio pada Q1'19, Q4'18, Q3'18 adalah 5.87%, 6.01%, 5.82% dan masih dalam limit minimal 3%.

#### Q1'19 vs Q4'18

Penurunan leverage ratio dari 6.01% ke 5.87% pada Q1'19 ini disebabkan karena adanya peningkatan pada total eksposur sebesar 2.2% (2 triliun rupiah) di sertai dengan penurunan pada total Tier 1 Capital sebesar 0.3% ( 17 miliar rupiah) . Peningkatan eksposur terbesar terlihat dari pos on balance sheet item terutama berasal pos penempatan dengan bank Indonesia,dan aset lainnya.

#### Q4'18 vs Q3'18

Peningkatan leverage ratio dari 5.82% ke 6.01% pada Q4'18 ini disebabkan karena adanya penurunan yang lebih besar secara persentase pada total eksposur sebesar 3.3% (3.2 triliun rupiah) jika di bandingkan dengan penurunan pada total Tier 1 Capital sebesar 0.1% ( 4 miliar rupiah) . Penurunan eksposur terbesar terlihat dari pos on balance sheet item terutama berasal pos penempatan dengan bank Indonesia,dan aset lainnya.