

Summary comparison of accounting assets vs leverage ratio exposure measure		Table 1		
	Item	In relevant currency Q3 2019	In relevant currency Q2 2019	In relevant currency Q1 2019
1	Total consolidated assets as per published financial statements	85,086,376,186,024	83,865,710,592,895	84,954,281,266,564
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	843,749,164,473	805,018,202,973	929,314,827,691
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)	9,341,065,564,503	9,371,330,815,521	10,012,447,166,366
7	Other adjustments	1,598,698,708,790	3,752,841,054,336	69,150,115,729
8	Leverage Ratio Exposure	96,869,889,623,791	97,794,900,665,726	95,965,193,376,350

Leverage ratio common disclosure template		Table 2		
	Item	Leverage ratio framework Q3 2019	Leverage ratio framework Q2 2019	Leverage ratio framework Q1 2019
On-balance sheet exposures				
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	86,149,243,807,785	86,783,932,071,488	84,437,008,142,357
2	(Asset amounts deducted in determining Basel III Tier 1 capital): DTA, Intangible Assets	(142,513,396,118)	(93,425,050,484)	(209,501,789,519)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	86,006,730,411,667	86,690,507,021,005	84,227,506,352,838
Derivative exposures				
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	678,344,483,148	928,044,626,226	795,925,029,455
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	843,749,164,473	805,018,202,973	929,314,827,691
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	Total derivative exposures (sum of lines 4 to 10)	1,522,093,647,621	1,733,062,829,200	1,725,239,857,146
Securities financing transaction exposures				
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sales accounting transactions	0	0	0
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	Total securities financing transaction exposures (sum of lines 12 to 15)	0	0	0
Other off-balance sheet exposures				
17	Off-balance sheet exposure at gross notional amount	36,363,508,578,450	36,354,205,196,918	37,997,577,646,637
18	(Adjustments for conversion to credit equivalent amounts)	(27,022,443,013,947)	(26,982,874,381,397)	(27,985,130,480,271)
19	Off-balance sheet items (sum of line 17 and 18)	9,341,065,564,503	9,371,330,815,521	10,012,447,166,366
Capital and total exposures				
20	Tier 1 capital (CEMA Assets for KCBA)	5,804,106,123,154	5,717,628,464,420	5,630,780,841,914
21	Total exposures (sum of line 3,11,16 and 19)	96,869,889,623,791	97,794,900,665,726	95,965,193,376,350
Leverage ratio				
22	Basel III Leverage Ratio	5.99%	5.85%	5.87%

Leverage Ratio 3Q 2019

Qualitative

Leverage Ratio pada Q3'19, Q2'19, Q1'19 adalah 5.99%, 5.85%, dan 5.87%, dan masih dalam limit minimal 3%.

Q3'19 vs Q2'19

Peningkatan leverage ratio dari 5.85% ke 5.99% pada Q3'19 disebabkan karena adanya peningkatan pada Tier 1 capital sebesar 1.5% (86 miliar rupiah), dan juga disertai dengan penurunan pada total exposure sebesar 0.9% (1.8 triliun). Penurunan eksposur terbesar terlihat dari pos on balance sheet item terutama berasal pos kredit (pembiayaan yang diberikan).

Q2'19 vs Q1'19

Penurunan leverage ratio dari 5.87% ke 5.85% pada Q2'19 disebabkan karena adanya peningkatan pada total eksposur sebesar 1.9% (1.8 triliun rupiah). Peningkatan eksposur terbesar terlihat dari pos on balance sheet item terutama berasal pos penempatan dengan bank Indonesia.