

Summary comparison of accounting assets vs leverage ratio exposure measure		Table 1		
	Item	In relevant currency Q4 2018	In relevant currency Q3 2018	In relevant currency Q2 2018
1	Total consolidated assets as per published financial statements	82,659,330,491,587	85,220,335,370,878	84,460,716,741,705
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	800,989,204,633	998,766,498,576	803,736,932,230
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)	10,717,929,731,678	10,185,928,475,757	10,338,514,275,114
7	Other adjustments	(256,811,227,317)	759,180,700,430	92,739,928,127
8	Leverage Ratio Exposure	93,921,438,200,581	97,164,211,045,640	95,695,707,877,176

Leverage ratio common disclosure template		Table 2		
	Item	Leverage ratio framework Q4 2018	Leverage ratio framework Q3 2018	Leverage ratio framework Q2 2018
On-balance sheet exposures				
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	81,621,734,936,190	84,728,396,584,767	83,912,882,916,801
2	(Asset amounts deducted in determining Basel III Tier 1 capital): DTA, Intangible Assets	(171,497,038,676)	(275,835,592,891)	(296,239,444,889)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	81,450,237,897,514	84,452,560,991,876	83,616,643,471,912
Derivative exposures				
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	952,281,366,756	984,893,171,514	936,813,197,920
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	800,989,204,633	998,766,498,576	803,736,932,230
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)	1,753,270,571,389	1,983,659,670,090	1,740,550,130,150
Securities financing transaction exposures				
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sales accounting transactions	0	542,061,907,917	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	542,061,907,917	0
Other off-balance sheet exposures				
17	Off-balance sheet exposure at gross notional amount	38,313,911,615,591	36,967,386,874,909	37,191,502,938,105
18	(Adjustments for conversion to credit equivalent amounts)	(27,595,981,883,913)	(26,781,458,399,152)	(26,852,988,662,991)
19	Off-balance sheet items (sum of line 17 and 18)	10,717,929,731,678	10,185,928,475,757	10,338,514,275,114
Capital and total exposures				
20	Tier 1 capital (CEMA Assets for KCBA)	5,648,034,667,754	5,652,095,293,238	5,587,369,489,287
21	Total exposures (sum of line 3,11,16 and 19)	93,921,438,200,581	97,164,211,045,640	95,695,707,877,176
Leverage ratio				
22	Basel III Leverage Ratio	6.01%	5.82%	5.84%

Leverage Ratio 4Q 2018

Qualitative

Leverage Ratio pada Q4'18, Q3'18, Q2'18 adalah 6.01%, 5.82%, 5.84% dan masih dalam limit minimal 3%.

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.

Q3'18 vs Q2'18

Penurunan leverage ratio dari 5.84% ke 5.82% pada Q3'18 ini disebabkan karena adanya peningkatan yang lebih besar secara persentase pada total eksposur sebesar 1.5% (1.5 triliun rupiah) jika di bandingkan dengan peningkatan pada total Tier 1 Capital sebesar 1.2% (64 miliar rupiah) . Peningkatan eksposur terbesar terlihat dari pos on balance sheet item terutama berasal pos penempatan dengan bank Indonesia,dan pos loan serta pos gross SFT assets yang berasal dari transaksi reverse repo sebesar 542 miliar rupiah.