

## Summary comparison of accounting assets vs leverage ratio exposure measure

Table 1

	Item	In relevant currency Q1 2018	In relevant currency Q4 2017	In relevant currency Q3 2017
1	Total consolidated assets as per published financial statements	78,748,848,340,270	75,030,582,263,038	80,515,610,188,280
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	958,278,020,649	565,148,637,570	578,224,300,672
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)	9,474,559,941,752	10,132,443,490,443	8,942,171,167,224
7	Other adjustments	(221,223,648,292)	1,356,301,619,142	1,336,184,742,734
<b>8</b>	<b>Leverage Ratio Exposure</b>	<b>88,960,462,654,380</b>	<b>87,084,476,010,193</b>	<b>91,372,190,398,910</b>

## Leverage ratio common disclosure template

Table 2

	Item	Leverage ratio framework Q1 2018	Leverage ratio framework Q4 2017	Leverage ratio framework Q3 2017
On-balance sheet exposures				
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	78,431,230,545,692	76,473,071,255,875	79,741,114,027,366
2	(Asset amounts deducted in determining Basel III Tier 1 capital): DTA, Intangible Assets	(254,299,243,805)	(215,161,601,884)	(146,562,111,272)
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2)	78,176,931,301,887	76,257,909,653,992	79,594,551,916,095
Derivative exposures				
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	350,693,390,091	128,974,228,188	273,631,747,402
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	958,278,020,649	565,148,637,570	578,224,300,672
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>	1,308,971,410,740	694,122,865,759	851,856,048,074
Securities financing transaction exposures				
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sales accounting transactions	0	0	1,983,611,267,517
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	1,983,611,267,517
Other off-balance sheet exposures				
17	Off-balance sheet exposure at gross notional amount	35,012,684,399,484	36,812,714,959,999	34,327,208,870,283
18	(Adjustments for conversion to credit equivalent amounts)	(25,538,124,457,732)	(26,680,271,469,557)	(25,385,037,703,059)
19	<b>Off-balance sheet items (sum of line 17 and 18)</b>	9,474,559,941,752	10,132,443,490,443	8,942,171,167,224
Capital and total exposures				
20	<b>Tier 1 capital (CEMA Assets for KCBA)</b>	5,291,258,910,088	5,075,944,021,206	5,429,871,244,388
21	<b>Total exposures (sum of line 3,11,16 and 19)</b>	88,960,462,654,380	87,084,476,010,193	91,372,190,398,909
Leverage ratio				
22	<b>Basel III Leverage Ratio</b>	<b>5.95%</b>	<b>5.83%</b>	<b>5.94%</b>

## Leverage Ratio 1Q 2018

### Qualitative

Leverage Ratio pada Q1'18, Q4'17, Q3'17 adalah 5.95%, 5.83%, 5.94% dan masih dalam limit minimal 3%.

#### Q1'18 vs Q4'17

Peningkatan leverage ratio dari 5.83% ke 5.95% pada Q1'18 ini disebabkan karena adanya peningkatan pada Tier 1 Capital sebesar 215.3 miliar rupiah dan peningkatan dari total eksposur sebesar 1.9 triliun rupiah. Peningkatan eksposur terbesar terlihat dari pos on balance sheet item terutama berasal dari pos penempatan dengan bank lain, pos pinjaman dan pos aset lainnya.

#### Q4'17 vs Q3'17

Penurunan leverage ratio dari 5.94% ke 5.83% pada Q4'17 ini disebabkan karena adanya penurunan di Tier 1 Capital sebesar 353.9 miliar rupiah dan penurunan dari total eksposur sebesar 4.3 triliun rupiah. Penurunan eksposur terbesar terlihat dari pos on balance sheet item terutama berasal dari pos penempatan dengan bank lain, pos aset lainnya dan dari pos eksposur securities financing transaction (SFT) penurunan sebesar 1.9 triliun rupiah disebabkan karena tidak adanya transaksi reverse repo pada Q4'17.