

Summary comparison of accounting assets vs leverage ratio exposure measure		Table 1		
	Item	In relevant currency Q2 2018	In relevant currency Q1 2018	In relevant currency Q4 2017
1	Total consolidated assets as per published financial statements	84,460,716,741,705	78,748,848,340,270	75,030,582,263,038
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	803,736,932,230	958,278,020,649	565,148,637,570
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)	10,338,514,275,114	9,474,559,941,752	10,132,443,490,443
7	Other adjustments	92,739,928,127	(221,223,648,292)	1,356,301,619,142
8	Leverage Ratio Exposure	95,695,707,877,176	88,960,462,654,380	87,084,476,010,193

Leverage ratio common disclosure template

Table 2

	Item	Leverage ratio framework Q2 2018	Leverage ratio framework Q1 2018	Leverage ratio framework Q4 2017
On-balance sheet exposures				
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	83,912,882,916,801	78,431,230,545,692	76,473,071,255,875
2	(Asset amounts deducted in determining Basel III Tier 1 capital): DTA, Intangible Assets	(296,239,444,889)	(254,299,243,805)	(215,161,601,884)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	83,616,643,471,912	78,176,931,301,887	76,257,909,653,992
Derivative exposures				
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	936,813,197,920	350,693,390,091	128,974,228,188
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	803,736,932,230	958,278,020,649	565,148,637,570
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)	1,740,550,130,150	1,308,971,410,740	694,122,865,759
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	37,191,502,938,105	35,012,684,399,484	36,812,714,959,999
18	(Adjustments for conversion to credit equivalent amounts)	(26,852,988,662,991)	(25,538,124,457,732)	(26,680,271,469,557)
19	Off-balance sheet items (sum of line 17 and 18)	10,338,514,275,114	9,474,559,941,752	10,132,443,490,443
Capital and total exposures				
20	Tier 1 capital (CEMA Assets for KCBA)	5,587,369,489,287	5,291,258,910,088	5,075,944,021,206
21	Total exposures (sum of line 3,11,16 and 19)	95,695,707,877,176	88,960,462,654,380	87,084,476,010,193
Leverage ratio				
22	Basel III Leverage Ratio	5.84%	5.95%	5.83%

Leverage Ratio 2Q 2018

Qualitative

Leverage Ratio pada Q2'18, Q1'18, Q4'17 adalah 5.84%, 5.95%, 5.83% dan masih dalam limit minimal 3%.

Q2'18 vs Q1'18

Penurunan leverage ratio dari 5.95% ke 5.84% pada Q2'18 ini disebabkan karena adanya peningkatan yang lebih besar secara persentase pada total eksposur sebesar 7.6% (6.7 triliun rupiah) jika dibandingkan dengan peningkatan pada total Tier 1 Capital sebesar 5.6% (296 miliar rupiah). Peningkatan eksposur terbesar terlihat dari pos on balance sheet item terutama berasal pos penempatan dengan bank lain, pos penempatan dengan bank Indonesia, pos loan dan pos aset lainnya.

Q1'18 vs Q4'17

Peningkatan leverage ratio dari 5.83% ke 5.95% pada Q1'18 ini disebabkan karena adanya peningkatan yang lebih besar secara persentase pada Tier 1 Capital sebesar 4.1% (215 miliar rupiah) jika dibandingkan dengan peningkatan dari total eksposur sebesar 2.1% (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.