

Summary comparison of accounting assets vs leverage ratio exposure measure		Table 1		
	Item	In relevant currency Q4 2019	In relevant currency Q3 2019	In relevant currency Q2 2019
1	Total consolidated assets as per published financial statements	78,565,686,956,773	85,086,376,186,024	83,865,710,592,895
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	662,410,961,461	843,749,164,473	805,018,202,973
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)	8,761,519,242,213	9,341,065,564,503	9,371,330,815,521
7	Other adjustments	1,212,413,335,841	1,598,698,708,790	3,752,841,054,336
8	Leverage Ratio Exposure	89,202,030,496,288	96,869,889,623,791	97,794,900,665,726

Leverage ratio common disclosure template		Table 2		
	Item	Leverage ratio framework Q4 2019	Leverage ratio framework Q3 2019	Leverage ratio framework Q2 2019
On-balance sheet exposures				
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	79,016,220,758,756	86,149,243,807,785	86,783,932,071,488
2	(Asset amounts deducted in determining Basel III Tier 1 capital): DTA, Intangible Assets	(108,565,109,022)	(142,513,396,118)	(93,425,050,484)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	78,907,655,649,734	86,006,730,411,667	86,690,507,021,005
Derivative exposures				
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	870,444,642,880	678,344,483,148	928,044,626,226
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	662,410,961,461	843,749,164,473	805,018,202,973
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)	1,532,855,604,341	1,522,093,647,621	1,733,062,829,200
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	35,605,054,486,902	36,363,508,578,450	36,354,205,196,918
18	(Adjustments for conversion to credit equivalent amounts)	(26,843,535,244,689)	(27,022,443,013,947)	(26,982,874,381,397)
19	Off-balance sheet items (sum of line 17 and 18)	8,761,519,242,213	9,341,065,564,503	9,371,330,815,521
Capital and total exposures				
20	Tier 1 capital (POJK KPMM)	17,721,002,511,529	5,804,106,123,154	5,717,628,464,420
21	Total exposures (sum of line 3,11,16 and 19)	89,202,030,496,288	96,869,889,623,791	97,794,900,665,726
Leverage ratio				
22	Basel III Leverage Ratio	19.87%	5.99%	5.85%

Sehubungan dengan berlaku efektif POJK No.31/POJK.03/2019 pada bulan Desember 2019, maka basis modal inti untuk KCBA pada Pelaporan Leverage Ratio berubah dari yang sebelumnya menggunakan CEMA diubah menjadi menggunakan komponen dana usaha, laba ditahan, laba tahun lalu, laba tahun berjalan, cadangan umum, saldo surplus revaluasi aset tetap, dan pendapatan komprehensif lain bagi kantor cabang dari bank yang berkedudukan di luar negeri, dengan memperhitungkan faktor pengurang modal, sebagaimana dimaksud dalam POJK KPMM

Leverage Ratio 4Q 2019

Qualitative

Leverage Ratio pada Q4'19, Q3'19, Q2'19 adalah 19.87%, 5.99%, dan 5.85%, dan masih dalam limit minimal 3%.

Q4'19 vs Q3'19

Peningkatan leverage ratio dari 5.99% ke 19.87% pada Q4'19 disebabkan karena adanya peningkatan pada total tier 1 capital sebesar 11.9 triliun rupiah yang berasal dari perubahan komponen pada tier 1 capital yang sebelumnya menggunakan CEMA diubah menjadi POJK KPMM, disertai dengan penurunan pada total eksposur sebesar 7.7 triliun rupiah. Penurunan eksposur terbesar terlihat dari pos on balance sheet item terutama berasal pos marketable securities - AFS, pos penempatan pada Bank Indonesia serta pos penempatan pada bank lain.

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 eksposur sebesar 0.9% (1.8 triliun). Penurunan eksposur terbesar terlihat dari pos on balance sheet item terutama berasal pos kredit (pembiayaan yang diberikan).