

PT BANK ANZ INDONESIA

31th Floor, WTC 3

Jl. Jend. Sudirman Kav 29, Jakarta 10220

<https://institutional.anz.com/markets/indonesia>**LEVERAGE RATIO - BASEL III**

(in IDR Million)

| Description | BANK 31-Dec-20 | BANK 30-Sep-20 |
|-----------------------|-------------------|-------------------|
| Core Capital (Tier 1) | 7,757,807 | 7,729,312 |
| Total Exposures | 25,564,245 | 24,562,229 |
| Leverage Ratio | 30.35% | 31.47% |

Note:

Leverage Ratio is calculated based on OJK (Financial Services Authority of Indonesia) Regulation No.31/POJK.03/2019 regarding Minimum Leverage Ratio Requirement for Conventional Banks which is effective on December 2, 2019. The minimum Leverage ratio requirement is 3%.

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Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure

31 December 2020 & 30 September 2020

(in million IDR)

| No | Item | Dec-20 | Sep-20 |
|----|--|-------------------|-------------------|
| 1 | Total consolidated assets as per published financial statements | 19,494,403 | 19,073,424 |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | - | - |
| 3 | Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference | - | - |
| 4 | Adjustment for temporary exemption of central bank reserves (if applicable) | - | - |
| 5 | Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure | - | - |
| 6 | Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting | - | - |
| 7 | Adjustments for eligible cash pooling transactions | - | - |
| 8 | Adjustments for derivative financial instruments | 4,873,327 | 4,517,163 |
| 9 | Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending) | - | - |
| 10 | Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures) | 1,430,294 | 1,141,968 |
| 11 | Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital | - 230,821 | - 179,911 |
| 12 | Other adjustments | - 2,958 | 9,585 |
| 13 | Leverage Ratio Exposures | 25,564,245 | 24,562,229 |

Leverage ratio common disclosure template
31 December 2020 & 30 September 2020
(in million IDR)

| No | Item | Dec-20 | Sep-20 |
|---|--|-------------------|-------------------|
| On-balance sheet exposures | | | |
| 1 | On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) | 17,231,352 | 17,104,308 |
| 2 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework | - | - |
| 3 | (Deductions of receivable assets for cash variation margin provided in derivatives transactions) | - | - |
| 4 | (Adjustment for securities received under securities financing transactions that are recognised as an asset) | - | - |
| 5 | (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 Capital) | - 230,821 | - 179,911 |
| 6 | (Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments) | - 47,362 | - 63,610 |
| 7 | Total on-balance sheet exposures (excluding derivatives and SFTs) | 16,953,169 | 16,860,787 |
| Derivative exposures | | | |
| 8 | Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting) | 2,143,243 | 1,799,636 |
| 9 | Add-on amounts for PFE (Potential Future Exposure) associated with all derivatives transactions | 4,873,327 | 4,517,163 |
| 10 | (Exempted central counterparty (CCP) leg of client-cleared trade exposures) | - | - |
| 11 | Adjusted effective notional amount of written credit derivatives | - | - |
| 12 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | - | - |
| 13 | Total Derivatives Exposures | 7,016,570 | 6,316,799 |
| Securities financing transaction exposures | | | |
| 14 | Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions | 164,212 | 242,675 |
| 15 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | - | - |
| 16 | Counterparty Credit Risk (CCR) exposure for SFT assets | - | - |
| 17 | Agent transaction exposures | - | - |
| 18 | Total securities financing transaction exposures | 164,212 | 242,675 |
| Other off-balance sheet exposures | | | |
| 19 | Off-balance sheet exposure at gross notional amount | 3,139,474 | 2,810,316 |
| 20 | (Adjustments for conversion to credit equivalent amount) | - 1,705,217 | - 1,663,841 |
| 21 | (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital) | - 3,963 | - 4,507 |
| 22 | Off-balance sheet items | 1,430,294 | 1,141,968 |
| Capital and Total Exposures | | | |
| 23 | Tier 1 Capital | 7,757,807 | 7,729,312 |
| 24 | Total Exposures | 25,564,245 | 24,562,229 |
| Leverage ratio | | | |
| 25 | Basel III Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves) | 30.35% | 31.47% |
| 25a | Basel III Leverage Ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | 30.35% | 31.47% |
| 26 | National minimum leverage ratio requirement | 3.00% | 3.00% |
| 27 | Applicable leverage buffers | - | - |

Note:

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