



LEVERAGE RATIO - BASEL III
(Dalam Jutaan Rupiah)

Deskripsi	BANK 31-Dec-16	BANK 31-Mar-17	BANK 30-Jun-17	BANK 30-Sep-17
Modal Inti (Tier 1)	5,779,790	6,020,034	6,311,420	6,412,552
Jumlah Eksposur	37,824,817	36,188,408	34,569,761	34,756,211
Leverage Ratio	15.28%	16.64%	18.26%	18.45%

Catatan:

Sesuai permintaan Otoritas Jasa Keuangan (OJK), perhitungan *Leverage Ratio* tersebut diatas dibuat berdasarkan *Consultative Paper* Kerangka Basel III Leverage Ratio yang diterbitkan pada bulan Oktober 2014.



Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure
 30-Sep-17
 (Dalam Jutaan Rupiah)

	Item	In relevant currency
1	Total consolidated assets as per published financial statements	30,031,431
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 fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	2,153,905
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	3,176
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2,015,355
7	Other adjustments	552,344
8	Leverage ratio exposure	34,756,211

Leverage ratio common disclosure template
 30-Sep-17
 (Dalam Jutaan Rupiah)

	Item	Leverage ratio framework
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs but including collateral)	25,799,910
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	- 311,539
3	Total on-balance sheet exposures (excluding derivatives and SFTs)	25,488,371
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	321,745
5	Add-on amounts for PFE associated with all derivatives transactions	2,153,905
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	Total derivative exposures	2,475,650
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	4,727,988
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	45,671
14	CCR exposure for SFT assets	3,176
15	Agent transaction exposures	-
16	Total securities financing transaction exposures	4,776,835
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	5,135,254
18	(Adjustments for conversion to credit equivalent amount)	- 3,119,899
19	Off-balance sheet items	2,015,355
Capital and total exposures		
20	Tier 1 capital	6,412,552
21	Total exposures	34,756,211
Leverage ratio		
22	Basel III leverage ratio	18.45%