

PT Bank Commonwealth

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**LEVERAGE RATIO
 AS OF 31 MARCH 2019**

In Millions Rupiah

Description	Mar-19	Dec-18
Tier 1 Capital	3,541,275	3,473,482
Total Exposures	22,394,704	21,227,719
Leverage Ratio	15.81%	16.36%

Uji coba pengungkapan Leverage Ratio diatas dibuat berdasarkan Revisi Consultative Paper yang diterbitkan oleh OJK di bulan Januari 2019

Summary comparison of accounting assets vs leverage ratio exposure measure

No	Item	Mar-19	Dec-18
1	Total consolidated assets as per published financial statements	22,582,207	21,544,784
2	Adjustment for investment in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-
3	Adjustment for securitized 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	Adjustment for derivative financial instruments	10,836	11,025
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) Jumlah equivalent kredit dari transaksi rekening administratif	275,382	280,737
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(83,132)	(115,027)
12	Other adjustments	(390,589)	(493,800)
13	Leverage Ratio Exposure Measure	22,394,704	21,227,719

Leverage ratio common disclosure template

No	Item	Mar-19	Dec-18
	On-Balance Sheet Exposures		
1	On-balance sheet exposures (excluding derivatives and SFTs, but including collateral)	22,560,166	21,542,235
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)	(81,849)	(114,025)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(479,431)	(493,800)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	21,998,886	20,934,410

No	Item	Mar-19	Dec-18
Derivatives Exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,817	3,569
9	Add-on amounts for potential future exposure associated with all derivatives transactions	10,317	10,005
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 Derivative Exposures	12,134	13,574
Securities Financing Transaction Exposures			
14	Gross SFT assets (with no recognition of netting) after adjustment for sale accounting transactions	109,585	-
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	109,585	-
Other Off-Balance Sheet Exposures			
19	Off-balance sheet exposure at gross notional amount	2,482,463	2,554,338
20	(Adjustments for conversion to credit equivalent amounts)	(2,207,081)	(2,273,601)
21	(Specific and general provisions associated with off-balance sheet exposures that are deducted in determining Tier 1 Capital)	(1,283)	(1,002)
22	Off-balance sheet items	274,099	279,735
Capital and Total Exposures			
23	Tier 1 Capital	3,541,275	3,473,482
24	Total Exposures	22,394,704	21,227,719
LEVERAGE RATIO			
25	Basel III Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)	15.81%	16.36%
25a	Basel III Leverage Ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	15.81%	16.36%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	0.00%	0.00%