

**PT Bank Commonwealth**

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**LEVERAGE RATIO  
 AS OF 31 MARCH 2019**

In Millions Rupiah

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

*The trial of Leverage Ratio disclosure above was calculated based on the Revised Consultative Paper published by OJK in January 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)
<b>13</b>	<b>Leverage Ratio Exposure Measure</b>	<b>22,394,704</b>	<b>21,227,719</b>

**Leverage ratio common disclosure template**

No	Item	Mar-19	Dec-18
	<b>On-Balance Sheet Exposures</b>		
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)
<b>7</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>21,998,886</b>	<b>20,934,410</b>

No	Item	Mar-19	Dec-18
<b>Derivatives Exposures</b>			
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)	-	-
<b>13</b>	<b>Total Derivative Exposures</b>	<b>12,134</b>	<b>13,574</b>
<b>Securities Financing Transaction Exposures</b>			
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	-	-
<b>18</b>	<b>Total securities financing transaction exposures</b>	<b>109,585</b>	<b>-</b>
<b>Other Off-Balance Sheet Exposures</b>			
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)
<b>22</b>	<b>Off-balance sheet items</b>	<b>274,099</b>	<b>279,735</b>
<b>Capital and Total Exposures</b>			
<b>23</b>	<b>Tier 1 Capital</b>	<b>3,541,275</b>	<b>3,473,482</b>
<b>24</b>	<b>Total Exposures</b>	<b>22,394,704</b>	<b>21,227,719</b>
<b>LEVERAGE RATIO</b>			
<b>25</b>	<b>Basel III Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>15.81%</b>	<b>16.36%</b>
<b>25a</b>	<b>Basel III Leverage Ratio (excluding the impact of any applicable temporary exemption of central bank reserves)</b>	<b>15.81%</b>	<b>16.36%</b>
<b>26</b>	<b>National minimum leverage ratio requirement</b>	<b>3.00%</b>	<b>3.00%</b>
<b>27</b>	<b>Applicable leverage buffers</b>	<b>0.00%</b>	<b>0.00%</b>