PT Bank Commonwealth
Gedung World Trade Centre 6 Lt. 3A
Jl. Jend. Sudirman Kav. 29-31
Kel. Karet Kec. Setiabudi
Jakarta Selatan 12920
Telp. (021) 5296-1222 Fax. (021) 5296-2293
www.commbank.co.id

CommonwealthBank

LEVERAGE RATIO
AS OF 31 DECEMBER 2019

In Millions Rupiah

Description	Dec-19	Sep-19
Tier 1 Capital	**3,541,352**	**3,527,429**
Total Exposures	**21,516,304**	**21,857,866**
Leverage Ratio	**16.46%**	**16.14%**

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	Dec-19	Sep-19
1	Total consolidated assets as per published financial statements	21,832,658	22,203,536
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	18,436	5,051
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	245,597	255,007
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(118,575)	(137,983)
12	Other adjustments	(461,812)	(467,745)
13	**Leverage Ratio Exposure Measure**	**21,516,304**	**21,857,866**

Leverage ratio common disclosure template

No	Item	Dec-19	Sep-19
	On-Balance Sheet Exposures		
1	On-balance sheet exposures (excluding derivatives and SFTs, but including collateral)	21,822,428	22,203,474
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)	(117,603)	(137,273)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(461,812)	(467,745)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**21,243,013**	**21,598,456**

No	Item	Dec-19	Sep-19
	Derivatives Exposures		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	14,322	87
9	Add-on amounts for potential future exposure associated with all derivatives transactions	14,344	5,026
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**	**28,666**	**5,113**
	Securities Financing Transaction Exposures		
14	Gross SFT assets (with no recognition of netting) after adjustment for sale accounting transactions	-	-
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**	**-**	**-**
	Other Off-Balance Sheet Exposures		
19	Off-balance sheet exposure at gross notional amount	2,238,202	2,316,361
20	(Adjustments for conversion to credit equivalent amounts)	(1,992,605)	(2,061,354)
21	(Specific and general provisions associated with off-balance sheet exposures that are deducted in determining Tier 1 Capital)	(972)	(710)
22	**Off-balance sheet items**	**244,625**	**254,297**
	Capital and Total Exposures		
23	**Tier 1 Capital**	**3,541,352**	**3,527,429**
24	**Total Exposures**	**21,516,304**	**21,857,866**
	LEVERAGE RATIO		
25	**Basel III Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**16.46%**	**16.14%**
25a	Basel III Leverage Ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	**16.46%**	**16.14%**
26	**National minimum leverage ratio requirement**	**3.00%**	**3.00%**
27	**Applicable leverage buffers**	**0.00%**	**0.00%**