

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 30-Jun-20	BANK 31-Mar-20
Core Capital (Tier 1)	7,520,471	7,588,258
Total Exposures	25,962,792	36,070,143
Leverage Ratio	28.97%	21.04%

Note:

Leverage Ratio calculated based on Peraturan Otoritas Jasa Keuangan Nomor 31/POJK.03/2019 tentang Kewajiban Pemenuhan Rasio Pengungkit bagi Bank Umum issued by OJK (Financial Services Authority of Indonesia) which is effective on December 2, 2019


Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure

30 June 2020 & 31 March 2020

(in million IDR)

No	Item	Jun-20	Mar-20
1	Total consolidated assets as per published financial statements	19,770,452	26,276,162
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	4,983,004	8,341,152
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)	1,206,402	1,511,348
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-	44,916
12	Other adjustments	2,934	13,603
13	Leverage Ratio Exposures	25,962,792	36,070,143

Leverage ratio common disclosure template
30 June 2020 & 31 March 2020
(in million IDR)

No	Item	Jun-20	Mar-20
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	17,318,595	20,615,843
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)	-	44,916
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	- 73,352	- 94,048
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	17,245,243	20,476,879
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,084,726	5,189,716
9	Add-on amounts for PFE (Potential Future Exposure) associated with all derivatives transactions	4,983,004	8,341,152
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	7,067,730	13,530,868
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	443,417	551,048
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	443,417	551,048
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	3,058,148	3,750,137
20	(Adjustments for conversion to credit equivalent amount)	- 1,851,746	- 2,238,789
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)	-	-
22	Off-balance sheet items	1,206,402	1,511,348
Capital and Total Exposures			
23	Tier 1 Capital	7,520,471	7,588,258
24	Total Exposures	25,962,792	36,070,143
Leverage ratio			
25	Basel III Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)	28.97%	21.04%
25a	Basel III Leverage Ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	28.97%	21.04%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	-	-

Catatan:

Leverage Ratio calculated based on Peraturan Otoritas Jasa Keuangan Nomor 31/POJK.03/2019 tentang Kewajiban Pemenuhan Rasio Pengungkit bagi Bank Umum issued by OJK (Financial Services Authority of Indonesia) which is effective on December 2, 2019