

**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-Sep-20	BANK 30-Jun-20
Core Capital (Tier 1)	7,729,312	7,520,471
Total Exposures	24,562,229	25,962,792
<b>Leverage Ratio</b>	<b>31.47%</b>	<b>28.97%</b>

## Note:

Leverage Ratio is calculated based on OJK (Financial Services Authority of Indonesia) Regulation No.31/POJK.03/2019 regarding Minimum Leverage Ratio Requirement for Conventional Banks which is effective on December 2, 2019. The minimum Leverage ratio requirement is 3%.

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**Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure**

30 September 2020 &amp; 30 June 2020

(in million IDR)

No	Item	Sep-20	Jun-20
1	Total consolidated assets as per published financial statements	19,073,424	19,770,452
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	4,517,163	4,983,004
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)	1,141,968	1,206,402
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	- 179,911	-
12	Other adjustments	9,585	2,934
13	<b>Leverage Ratio Exposures</b>	<b>24,562,229</b>	<b>25,962,792</b>

**Leverage ratio common disclosure template**  
**30 September 2020 & 30 June 2020**  
(in million IDR)

No	Item	Sep-20	Jun-20
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	17,104,308	17,318,595
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 )	- 179,911	-
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	- 63,610	- 73,352
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>16,860,787</b>	<b>17,245,243</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,799,636	2,084,726
9	Add-on amounts for PFE (Potential Future Exposure) associated with all derivatives transactions	4,517,163	4,983,004
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	<b>Total Derivatives Exposures</b>	<b>6,316,799</b>	<b>7,067,730</b>
<b>Securities financing transaction exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	242,675	443,417
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	<b>Total securities financing transaction exposures</b>	<b>242,675</b>	<b>443,417</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	2,810,316	3,058,148
20	(Adjustments for conversion to credit equivalent amount)	- 1,663,841	- 1,851,746
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital )	- 4,507	-
22	<b>Off-balance sheet items</b>	<b>1,141,968</b>	<b>1,206,402</b>
<b>Capital and Total Exposures</b>			
23	<b>Tier 1 Capital</b>	<b>7,729,312</b>	<b>7,520,471</b>
24	<b>Total Exposures</b>	<b>24,562,229</b>	<b>25,962,792</b>
<b>Leverage ratio</b>			
25	<b>Basel III Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>31.47%</b>	<b>28.97%</b>
25a	Basel III Leverage Ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	31.47%	28.97%
26	<b>National minimum leverage ratio requirement</b>	<b>3.00%</b>	<b>3.00%</b>
27	<b>Applicable leverage buffers</b>	<b>-</b>	<b>-</b>

Catatan:

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