

LEVERAGE RATIO REPORT
PT. BANK SMBC INDONESIA, Tbk
as of 31 March 2025
(in million Rupiah)



Deskripsi	31 March 2025		31 December 2024	
	Individual	Consolidated	Individual	Consolidated
Core Capital	32,690,786	44,750,201	32,641,997	44,187,414
Total Exposure	220,973,593	265,714,086	223,223,459	267,196,511
Leverage Ratio	14.79%	16.84%	14.62%	16.54%

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No.	Description	Amount	
		Individual	Consolidated
1	Total assets in published financial statements. (gross amont before deduction of Impairment)	203,376,409	245,876,581
	Adjustment		
2	Adjustment for investment in banking, financial institution, insurance company and / other entities that are consolidated for accounting purposes but outside the scope of stipulated Finacial Service Authority	-	-
3	Adjustment for collecting amount of financial asset or syariah asset as the underlying which have been divert into the asset securitization to meet the qualification for sale of without recourse of prudendce during the securitization asset activity for commercial bank.	-	-
4	Adjustment for temporary exception in regards with the placement in Bank Indonesia to meet the minimum reserve requirements stipulations (if any)		
5	Adjustment for fiduciay asset that recognized as the balance sheet component based on the financial accounting standard however not included in Leverage Ratio calculation		
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date	-	-
7	Adjustment for eligible cash pooling transactions that fulfill the requirement as stipulated in Financial Service Authority regulation.	-	-
8	Adjustment for exposure amount of derivative transaction	2,447,782	1,876,201
9	Adjustment for exposure amount of <i>Securities Financing Transaction</i> (SFT) exposure for an example <i>Reverse Repo</i> transactions	241,302	241,302
10	Adjustment for exposure amount of Off Balance Transaction converts with Credit Conversions Factor	26,344,286	26,355,970
11	Prudent valuation adjustments as the deduction of capital and impairment	(11,436,186)	(8,635,968)
12	Other Adjustments	-	-
13	Total Exposure in Leverage Ratio Calculation (Sum row 1 + row 2 until row 12)	220,973,593	265,714,086

Description		Individual		Consolidated	
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Asset Exposure in Financial Statement					
1	Asset Exposure in the Financial Statement including the guarantee, but not including the exposure of Derivative Transaction and exposure of SFT (Gross amount before deduction of Impairment)	201,983,820	204,142,685	243,912,411	245,260,202
2	Revaluation for derivative collateral which given to other party which impacted decrement of total exposure in Balance Sheet because due to implementation of Financial Accounting Standard	-	-	-	-
3	(Deduction of receivables related with cash variation margin which provided in derivatives transactions)	-	-	-	-
4	(Adjustment for securities received under exposure of securities financing transactions that are recognised as an asset)	-	-	-	-
5	Impairment of the certain assets in accordance with Financial Accounting Standard	(2,816,149)	(3,016,696)	(5,759,715)	(5,911,900)
6	(Asset that has been calculated as a deduction factor of Core Capital as stated on Financial Service Authority regulation regarding the obligation of minimum capital reserve for commercial bank)	(8,620,037)	(8,618,137)	(2,876,253)	(2,884,401)
7	Total asset Exposure in Financial Statement Sum of rows 1 to 6	190,547,634	192,507,852	235,276,443	236,463,901
Derivative Transaction Exposure					
8	Replacement cost associated with all derivatives transaction in where has a variation margin that applicable or has an agreement for netting in fulfill the certain condition.	1,946,244	1,978,143	1,946,244	1,978,143
9	Add-on amounts for PFE associated with all derivatives transactions	1,894,127	2,005,223	1,894,127	2,005,223
10	(Exempted of exposure of Derivative transaction which settled through central counterparty (CCP))	-	-	-	-
11	Adjustment of effective notional amount from credit derivatives	-	-	-	-
12	(Adjustment for notional amount tha effectively done with netting and deduction of add-on for selling of derivative credit transaction)	-	-	-	-
13	Total Derivatives Exposures Sum of rows 8 to 12	3,840,371	3,983,366	3,840,371	3,983,366
Securities Financing Transaction (SFT) Exposure					
14	Gross SFT assets	195,666	468,188	195,666	468,188
15	(Nett amounts of cash payables and cash receivables)	-	-	-	-
16	Credit Risk due to failure from the other party related with SFT Asset which refer to calculation of current exposure in accordance with the attachment of this Financial Service Authority regulation.	45,636	93,756	45,636	93,756
17	Exposure as an SFT agent	-	-	-	-
18	Total SFT Exposure Sum of rows 14 to 17	241,302	561,944	241,302	561,944
Other Off-Balance Sheet Transactions Exposure					
19	All of Commitment amount or Contingency amount, Gross amount before Impairment deduction	145,557,219	147,058,111	145,674,063	147,228,140
20	(Adjustment with the result of multipliation amount between Commitment and Contingency and CCF then deducted with Impairment)	(119,174,483)	(120,844,548)	(119,279,643)	(120,997,574)
21	(Impairment from the Off Balance Sheet Transaction in accordance with Financial Accounting Standard)	(38,450)	(43,266)	(38,450)	(43,266)
22	Total Other Off-Balance Sheet Transactions Exposures Sum of rows 19 to 21	26,344,286	26,170,297	26,355,970	26,187,300
Capital and Total Exposure					
23	Core Capital	32,690,786	32,641,997	44,750,201	44,187,414
24	Total Exposure (7+ 13+ 18 +22)	220,973,593	223,223,459	265,714,086	267,196,511
Leverage Ratio					
25	Leverage Ratio includes the effect from adjustment of temporarily exception from placement in Bank Indonesia in regards with the fulfillment of Minimum Reserve Requirements (if any)	14.79%	14.62%	16.84%	16.54%
25a	Leverage Ratio not includes the effect from adjustment of temporarily exception from placement in Bank Indonesia to meet Minimum Reserve Requirements provisions (if there is)	14.79%	14.62%	16.84%	16.54%
26	Minimum value of Leverage Ratio	3%	3%	3%	3%
27	Bearing to Leverage Ratio value	N/A	N/A	N/A	N/A

Disclosure of Average Value					
28	Average value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash	243,402	368,129	243,402	368,129
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	195,666	468,188	195,666	468,188
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) average values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	220,975,693	223,029,644	265,716,186	267,002,696
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) average values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	220,975,693	223,029,644	265,716,186	267,002,696
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) average values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	14.79%	14.64%	16.84%	16.55%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) average values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	14.79%	14.64%	16.84%	16.55%
Qualitative Analysis					