

PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary
Leverage Ratio
31 December 2016



in million Rupiah

Description	31 December 2016	
	Bank	Consolidated
Core Capital (<i>Tier 1</i>)	13,503,767	14,584,659
Total exposure	88,435,909	94,251,484
<i>Leverage Ratio</i>	15.27%	15.47%

Note :

Leverage Ratio is calculated based on request from Financial Services Authority (OJK) in Consultative Paper Basel III that published on October 2014.

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Summary comparison of accounting assets vs leverage ratio exposure measure			Table 1
Item	Bank	Consolidated	
1 Total consolidated assets as per published financial statements	84,744,338	91,371,387	
2 Adjustment for investment in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	723,586	-	
3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	
4 Adjustment for derivative financial instruments	40,822	40,822	
5 Adjustment for securities financing transactions (ie. Repos and similar secured lending)	2,696,767	2,696,767	
6 Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	474,921	474,921	
7 Other Adjustments	(244,525)	(332,413)	
8 Leverage ratio exposures	88,435,909	94,251,484	

Leverage ratio common disclosure template			Table 2
Item	Bank	Consolidation	
On-balance sheet exposures			
1 On-balance sheet items (excluding derivatives and SFTs, but including collateral)	84,700,686	91,327,735	
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	479,061	(332,413)	
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	85,179,747	90,995,322	
Derivative Exposures			
4 Replacement cost associated with all derivatives transaction (ie net of eligible cash variation margin)	43,652	43,652	
5 Add-on amounts for PFE associated with all derivatives transactions	40,822	40,822	
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	
7 (Deduction of receivables assets for cash variation margin provided in derivatives transactions)	-	-	
8 (Exempted CCP leg of client-cleared trade exposures)	-	-	
9 Adjusted effective notional amount of written credit derivatives	-	-	
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	
11 Total derivatives exposures (sum of lines 4 to 10)	84,474	84,474	
Securities financing transaction exposures			
12 Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	2,696,767	2,696,767	
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	
14 CCR exposure for SFT assets	-	-	
15 Agent transaction exposures	-	-	
16 Total securities financing transaction exposures (sum of lines 12 to 15)	2,696,767	2,696,767	
Other off-balance sheet exposures			
17 Off-balance sheet exposure at gross notional amount	4,749,212	4,749,212	
18 (Adjustment for conversion to credit equivalent amounts)	(4,274,291)	(4,274,291)	
19 Off-balance sheet items (sum of lines 17 and 18)	474,921	474,921	
Capital and total exposures			
20 Tier 1 capital	13,503,767	14,584,659	
21 Total exposures (sum of lines 3, 11, 16 and 19)	88,435,909	94,251,484	
Leverage ratio			
22 Basel III leverage ratio	15.27%	15.47%	