

PT Bank Tabungan Pensiunan Nasional Tbk and subsidiary
Leverage Ratio
31 March 2016



in million Rupiah

Description	31 March 2016	
	Bank	Consolidated
Core Capital (<i>Tier 1</i>)	12,811,144	13,646,872
Total exposure	83,111,968	87,222,914
Leverage Ratio	15.41%	15.65%

Note :

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

PT Bank Tabungan Pensiunan Nasional Tbk dan Entitas Anak
Leverage Ratio
31 March 2016

in million Rupiah

Summary comparison of accounting assets vs leverage ratio exposure measure		Table 1	
		Bank	Consolidation
Item			
1	Total consolidated assets as per pulished financial statements	78,643,368	83,552,004
2	Adjustment for investment in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	718,345	-
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	-	-
5	Adjustment for securities financing transactions (ie. Repos and similar secured lending)	3,332,531	3,332,531
6	Adjustment for off-balance sheet items (ie conversation to credit equivalent amounts of off-balance sheet exposures)	464,959	464,959
7	Other Adjustments	(47,235)	(126,580)
8	Leverage ratio exposures	83,111,968	87,222,914
Leverage ratio common disclosure template		Table 2	
		Leverage ratio framework	Leverage ratio framework
		Bank	Consolidation
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	78,643,340	83,551,976
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	671,110	(126,580)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	79,314,450	83,425,396
Derivative Exposures			
4	Replacement cost associated with all derivatives transaction (ie net of eligible cash variation margin)	28	28
5	Add-on amounts for PFE associated with all derivatives transactions	-	-
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)	28	28
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	3,332,531	3,332,531
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)	3,332,531	3,332,531
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	4,609,593	4,609,593
18	(Adjustment for conversion to credit equivalent amounts)	(4,144,634)	(4,144,634)
19	Off-balance sheet items (sum of lines 17 and 18)	464,959	464,959
Capital and total exposures			
20	Tier 1 capital	12,811,144	13,646,872
21	Total exposures (sum of lines 3, 11, 16 and 19)	83,111,968	87,222,914
Leverage ratio			
22	Basel III leverage ratio	15.41%	15.65%