

PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary
Leverage Ratio
30 September 2017



in million Rupiah

Description	30 September 2017	
	Bank	Consolidated
Core Capital (<i>Tier 1</i>)	13.834.091	15.279.553
Total exposure	85.052.725	93.569.685
<i>Leverage Ratio</i>	16,27%	16,33%

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	85.932.429	93.787.725	
2 Adjustment for investment in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-	
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	54.829	54.829	
5 Adjustment for securities financing transactions (ie. Repos and similar secured lending)	-	-	
6 Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	499.637	499.637	
7 Other Adjustments	(1.434.170)	(772.506)	
8 Leverage ratio exposures	85.052.725	93.569.685	

Leverage ratio common disclosure template			Table 2
Item	Bank	Consolidation	
On-balance sheet exposures			
On-balance sheet items (excluding derivatives and SFTs, but including collateral)			
1	81.512.617	88.603.616	
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	(1.829.879)	(1.168.215)	
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	79.682.738	87.435.401	
Derivative Exposures			
4 Replacement cost associated with all derivatives transaction (ie net of eligible cash variation margin)	35.413	35.413	
5 Add-on amounts for PFE associated with all derivatives transactions	54.829	54.829	
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)	90.242	90.242	
Securities financing transaction exposures			
12 Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	4.780.108	5.544.405	
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)	4.780.108	5.544.405	
Other off-balance sheet exposures			
17 Off-balance sheet exposure at gross notional amount	4.996.367	4.996.367	
18 (Adjustment for conversion to credit equivalent amounts)	(4.496.730)	(4.496.730)	
19 Off-balance sheet items (sum of lines 17 and 18)	499.637	499.637	
Capital and total exposures			
20 Tier 1 capital	13.834.091	15.279.553	
21 Total exposures (sum of lines 3, 11, 16 and 19)	85.052.725	93.569.685	
Leverage ratio			
22 Basel III leverage ratio	16,27%	16,33%	