

PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary
Leverage Ratio
30 September 2018



in million Rupiah

Description	30 September 2018	
	Bank	Consolidated
Core Capital (<i>Tier 1</i>)	13.587.623	16.199.814
Total exposure	86.829.904	98.070.394
<i>Leverage Ratio</i>	15,65%	16,52%

Note :

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

PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary
Leverage Ratio
30 September 2018

in million Rupiah

Summary comparison of accounting assets vs leverage ratio exposure measure			Table 1	
	Item	Bank	Consolidated	
1	Total consolidated assets as per published financial statements	88.010.091	98.055.035	
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	17.282	17.282	
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)	659.806	659.806	
7	Other Adjustments	(1.857.275)	(661.729)	
8	Leverage ratio exposures	86.829.904	98.070.394	

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		82.795.536	92.840.480	
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(2.365.091)	(1.169.545)	
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	80.430.445	91.670.935	
Derivative Exposures				
4	Replacement cost associated with all derivatives transaction (ie net of eligible cash variation margin)	10.997	10.997	
5	Add-on amounts for PFE associated with all derivatives transactions	17.282	17.282	
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)	28.279	28.279	
Securities financing transaction exposures				
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	5.711.374	5.711.374	
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)	5.711.374	5.711.374	
Other off-balance sheet exposures				
17	Off-balance sheet exposure at gross notional amount	6.548.061	6.548.061	
18	(Adjustment for conversion to credit equivalent amounts)	(5.888.255)	(5.888.255)	
19	Off-balance sheet items (sum of lines 17 and 18)	659.806	659.806	
Capital and total exposures				
20	Tier 1 capital	13.587.623	16.199.814	
21	Total exposures (sum of lines 3, 11, 16 and 19)	86.829.904	98.070.394	
Leverage ratio				
22	Basel III leverage ratio	15,65%	16,52%	