

## Leverage Ratio Triwulan IV/2015 Audited

(in million)

### Summary Comparison Table

		Bank	Konsolidasi
	Item	In relevant currency	
1	Total consolidated assets as per published financial statements	169,140,233	183,120,540
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(1,701,305)	(746,289)
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0	0
4	Adjustments for derivative financial instruments	8,312	8,312
5	Adjustments for securities financing transactions (ie repos and similar secured lending)	360,769	360,769
6	Adjustment for off-balance sheet items ( ie conversion to credit equivalent amounts of off-balance sheet exposures)	10,994,634	10,922,852
7	Other adjustments	246,094	329,540
8	Leverage ratio exposure	179,048,737	193,995,724

### Common disclosure template

		Bank	Konsolidasi
	Item	Leverage ratio framework	
	<b>On-balance sheet exposures</b>		
1	On-balance sheet item (excluding derivatives and SFTs, but including collateral)	162,586,432	176,650,185
2	(Asset amounts deducted in determining Basel III Tier I capital)	(1,701,305)	(746,289)
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	160,885,127	175,903,896
	<b>Derivative exposures</b>		
4	Replacement cost (RC) associated with all derivatives transactions (ie net of eligible cash variation margin)	1,547	1,547
5	Add-on amounts for PFE associated with all derivatives transactions	8,312	8,312
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	(Deductions 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	<b>Total derivative exposures (sum of lines 4 to 10)</b>	9,859	9,859
	<b>Securities financing transaction exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	4,479,967	4,479,967
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	2,679,150	2,679,150
15	Agent transaction exposures	-	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	7,159,117	7,159,117
	<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposure at gross notional amount	31,342,840	31,186,432
18	(Adjustments for conversion to credit equivalent amounts)	(20,348,206)	(20,263,580)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	10,994,634	10,922,852
	<b>Capital and total exposures</b>		
20	Tier 1 capital	24,418,733	27,386,685
21	<b>Total exposures (sum of lines 3,11,16 and 19)</b>	179,048,737	193,995,724
	<b>Leverage ratio</b>		
22	Basel III leverage ratio	13.64%	14.12%

### Ratio Leverage

Keterangan	Bank Panin	Konsolidasi
Tier 1 Capital	24.418.733	27.386.685
Total exposures	179.048.737	193.995.724
Leverage ratio	13,64%	14,12%