

## Leverage Ratio Triwulan II/2017

(in million)

### Summary Comparison Table

|   |  | Bank                 | Konsolidasi |
|---|--|----------------------|-------------|
|   | Item   | In relevant currency |             |
| 1 | Total consolidated assets as per published financial statements  | 193,305,789          | 210,736,896 |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | (1,880,262)          | (876,622)   |
| 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 | Adjustments for derivative financial instruments   | 36,420               | 36,420      |
| 5 | Adjustments for securities financing transactions (ie repos and similar secured lending)   | 393,848              | 393,848     |
| 6 | Adjustment for off-balance sheet items ( ie conversion to credit equivalent amounts of off-balance sheet exposures)  | 10,262,231           | 10,254,716  |
| 7 | Other adjustments  | 431,147              | 593,691     |
| 8 | Leverage ratio exposure  | 202,549,173          | 221,138,949 |

### Common disclosure template

|   | Item   | Bank                     | Konsolidasi        |
|---|--|--------------------------|--------------------|
|   |  | Leverage ratio framework |                    |
| <b>On-balance sheet exposures</b>                 |  |                          |                    |
| 1   | On-balance sheet item (excluding derivatives and SFTs, but including collateral)   | 179,715,903              | 197,240,204        |
| 2   | (Asset amounts deducted in determining Basel III Tier I capital)   | (1,880,262)              | (876,622)          |
| 3   | <b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>  | <b>177,835,641</b>       | <b>196,363,582</b> |
| <b>Derivative exposures</b>                       |  |                          |                    |
| 4   | Replacement cost (RC) associated with all derivatives transactions (ie net of eligible cash variation margin)                            | 4,893                    | 4,893              |
| 5   | Add-on amounts for PFE associated with all derivatives transactions  | 36,420                   | 36,420             |
| 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>   | <b>41,313</b>            | <b>41,313</b>      |
| <b>Securities financing transaction exposures</b> |  |                          |                    |
| 12  | Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions                                     | 6,745,051                | 6,745,051          |
| 13  | (Netted amounts of cash payables and cash receivables of gross SFT assets)   | -                        | -                  |
| 14  | CCR exposure for SFT assets  | 7,664,937                | 7,734,287          |
| 15  | Agent transaction exposures  | -                        | -                  |
| 16  | <b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>  | <b>14,409,988</b>        | <b>14,479,338</b>  |
| <b>Other off-balance sheet exposures</b>          |  |                          |                    |
| 17  | Off-balance sheet exposure at gross notional amount  | 39,979,647               | 40,370,238         |
| 18  | (Adjustments for conversion to credit equivalent amounts)  | (29,717,416)             | (30,115,522)       |
| 19  | <b>Off-balance sheet items (sum of lines 17 and 18)</b>  | <b>10,262,231</b>        | <b>10,254,716</b>  |
| <b>Capital and total exposures</b>                |  |                          |                    |
| 20  | Tier 1 capital   | 28,982,184               | 32,488,078         |
| 21  | <b>Total exposures (sum of lines 3,11,16 and 19)</b>   | <b>202,549,173</b>       | <b>221,138,949</b> |
| <b>Leverage ratio</b>                             |  |                          |                    |
| 22  | Basel III leverage ratio   | 14.31%                   | 14.69%             |

### Ratio Leverage

| Keterangan      | Bank Panin  | Konsolidasi |
|-----------------|-------------|-------------|
| Tier 1 Capital  | 28.982.184  | 32.488.078  |
| Total exposures | 202.549.173 | 221.138.949 |
| Leverage ratio  | 14,31%      | 14,69%      |