

## Leverage Ratio Triwulan I/2019

(in million)

### Summary Comparison Table

		Bank	Konsolidasi
	Item	In relevant currency	
1	Total consolidated assets as per published financial statements	192,838,094	210,826,241
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(2,447,860)	(874,536)
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	88,362	88,362
5	Adjustments 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)	10,770,810	10,761,803
7	Other adjustments	424,063	689,719
8	Leverage ratio exposure	201,673,469	221,491,589

### 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)	179,850,369	198,104,172
2	(Asset amounts deducted in determining Basel III Tier I capital)	(2,447,860)	(874,536)
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>177,402,509</b>	<b>197,229,636</b>
<b>Derivative exposures</b>			
4	Replacement cost (RC) associated with all derivatives transactions (ie net of eligible cash variation margin)	31,122	31,122
5	Add-on amounts for PFE associated with all derivatives transactions	88,362	88,362
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>119,484</b>	<b>119,484</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	13,380,666	13,380,666
15	Agent transaction exposures	-	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>13,380,666</b>	<b>13,380,666</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	41,834,750	41,946,159
18	(Adjustments for conversion to credit equivalent amounts)	(31,063,940)	(31,184,356)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>10,770,810</b>	<b>10,761,803</b>
<b>Capital and total exposures</b>			
20	Tier 1 capital	32,620,590	36,299,462
21	<b>Total exposures (sum of lines 3,11,16 and 19)</b>	<b>201,673,469</b>	<b>221,491,589</b>
<b>Leverage ratio</b>			
22	Basel III leverage ratio	16.17%	16.39%

### Ratio Leverage

Keterangan	Bank Panin	Konsolidasi
Tier 1 Capital	32.620.590	36.299.462
Total exposures	201.673.469	221.491.589
Leverage ratio	16,17%	16,39%