

## Leverage Ratio Triwulan I/2016

(in million)

### Summary Comparison Table

		Bank	Konsolidasi
Item		In relevant currency	
1	Total consolidated assets as per published financial statements	169,612,541	183,446,359
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(1,714,753)	(782,828)
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	36,563	36,563
5	Adjustments for securities financing transactions (ie repos and similar secured lending)	256,267	256,267
6	Adjustment for off-balance sheet items ( ie conversion to credit equivalent amounts of off-balance sheet exposures)	13,873,828	13,817,903
7	Other adjustments	347,706	441,928
8	Leverage ratio exposure	182,412,152	197,216,192

### 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)	166,481,576	180,409,616
2	(Asset amounts deducted in determining Basel III Tier I capital)	(1,714,753)	(782,828)
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>164,766,823</b>	<b>179,626,788</b>
<b>Derivative exposures</b>			
4	Replacement cost (RC) associated with all derivatives transactions (ie net of eligible cash variation margin)	21,220	21,220
5	Add-on amounts for PFE associated with all derivatives transactions	36,563	36,563
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>57,783</b>	<b>57,783</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	2,436,331	2,436,331
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	1,277,387	1,277,387
15	Agent transaction exposures	-	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>3,713,718</b>	<b>3,713,718</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	35,526,907	35,812,260
18	(Adjustments for conversion to credit equivalent amounts)	(21,653,079)	(21,994,357)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>13,873,828</b>	<b>13,817,903</b>
<b>Capital and total exposures</b>			
20	Tier 1 capital	24,895,011	27,798,888
21	<b>Total exposures (sum of lines 3,11,16 and 19)</b>	<b>182,412,152</b>	<b>197,216,192</b>
<b>Leverage ratio</b>			
22	Basel III leverage ratio	13.65%	14.10%

### Ratio Leverage

Keterangan	Bank Panin	Konsolidasi
Tier 1 Capital	24.895.011	27.798.888
Total exposures	182.412.152	197.216.192
Leverage ratio	13,65%	14,10%