

Leverage Ratio Triwulan II/2016

(in million)

Summary Comparison Table

| | | Bank | Konsolidasi |
|---|--|----------------------|-------------|
| | Item | In relevant currency | |
| 1 | Total consolidated assets as per published financial statements | 177,420,647 | 192,111,119 |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | (1,698,875) | (770,661) |
| 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 | 32,368 | 32,368 |
| 5 | Adjustments for securities financing transactions (ie repos and similar secured lending) | 352,910 | 352,910 |
| 6 | Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures) | 11,170,074 | 11,153,563 |
| 7 | Other adjustments | 329,730 | 434,432 |
| 8 | Leverage ratio exposure | 187,606,854 | 203,313,731 |

Common disclosure template

| | | Bank | Konsolidasi |
|---|--|--------------------------|--------------------|
| | Item | Leverage ratio framework | |
| On-balance sheet exposures | | | |
| 1 | On-balance sheet item (excluding derivatives and SFTs, but including collateral) | 168,620,915 | 183,416,089 |
| 2 | (Asset amounts deducted in determining Basel III Tier I capital) | (1,698,875) | (770,661) |
| 3 | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2) | 166,922,040 | 182,645,428 |
| Derivative exposures | | | |
| 4 | Replacement cost (RC) associated with all derivatives transactions (ie net of eligible cash variation margin) | 24,697 | 24,697 |
| 5 | Add-on amounts for PFE associated with all derivatives transactions | 32,368 | 32,368 |
| 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 | Total derivative exposures (sum of lines 4 to 10) | 57,065 | 57,065 |
| Securities financing transaction exposures | | | |
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions | 6,306,002 | 6,306,002 |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | - | - |
| 14 | CCR exposure for SFT assets | 3,151,673 | 3,151,673 |
| 15 | Agent transaction exposures | - | - |
| 16 | Total securities financing transaction exposures (sum of lines 12 to 15) | 9,457,675 | 9,457,675 |
| Other off-balance sheet exposures | | | |
| 17 | Off-balance sheet exposure at gross notional amount | 32,352,837 | 32,560,041 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | (21,182,763) | (21,406,478) |
| 19 | Off-balance sheet items (sum of lines 17 and 18) | 11,170,074 | 11,153,563 |
| Capital and total exposures | | | |
| 20 | Tier 1 capital | 25,697,780 | 28,718,306 |
| 21 | Total exposures (sum of lines 3,11,16 and 19) | 187,606,854 | 203,313,731 |
| Leverage ratio | | | |
| 22 | Basel III leverage ratio | 13.70% | 14.13% |

Ratio Leverage

| Keterangan | Bank Panin | Konsolidasi |
|-----------------|-------------|-------------|
| Tier 1 Capital | 25.697.780 | 28.718.306 |
| Total exposures | 187.606.854 | 203.313.731 |
| Leverage ratio | 13,70% | 14,13% |