

## Leverage Ratio Triwulan II/2015

(in million)

### Summary Comparison Table

	Item	Bank	Konsolidasi
		In relevant currency	
1	Total consolidated assets as per published financial statements	160,819,985	174,441,230
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(1,658,322)	(749,142)
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	9,948	9,948
5	Adjustments for securities financing transactions (ie repos and similar secured lending)	239,285	239,285
6	Adjustment for off-balance sheet items ( ie conversion to credit equivalent amounts of off-balance sheet exposures)	13,146,440	13,059,707
7	Other adjustments	204,729	271,940
8	Leverage ratio exposure	172,762,065	187,272,968

### 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)	155,929,739	169,618,195
2	(Asset amounts deducted in determining Basel III Tier I capital)	(1,658,322)	(749,142)
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	154,271,417	168,869,053
	<b>Derivative exposures</b>		
4	Replacement cost (RC) associated with all derivatives transactions (ie net of eligible cash variation margin)	2,612	2,612
5	Add-on amounts for PFE associated with all derivatives transactions	9,948	9,948
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>	12,560	12,560
	<b>Securities financing transaction exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	2,805,539	2,805,539
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	2,526,109	2,526,109
15	Agent transaction exposures	-	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	5,331,648	5,331,648
	<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposure at gross notional amount	32,155,970	31,939,808
18	(Adjustments for conversion to credit equivalent amounts)	(19,009,530)	(18,880,101)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	13,146,440	13,059,707
	<b>Capital and total exposures</b>		
20	Tier 1 capital	17,994,856	20,732,011
21	<b>Total exposures (sum of lines 3,11,16 and 19)</b>	172,762,065	187,272,968
	<b>Leverage ratio</b>		
22	Basel III leverage ratio	10.42%	11.07%

### Ratio Leverage

Keterangan	Bank Panin	Konsolidasi
Tier 1 Capital	17.994.856	20.732.011
Total exposures	172.762.065	187.272.968
Leverage ratio	10,42%	11,07%