

Leverage Ratio Triwulan III/2015

(in million)

Summary Comparison Table

	Item	Bank	Konsolidasi
		In relevant currency	
1	Total consolidated assets as per published financial statements	168,254,699	182,233,699
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(1,669,084)	(677,341)
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	18,263	18,263
5	Adjustments for securities financing transactions (ie repos and similar secured lending)	59,854	59,854
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	13,793,424	13,736,860
7	Other adjustments	234,637	377,783
8	Leverage ratio exposure	180,691,793	195,749,118

Common disclosure template

	Item	Bank	Konsolidasi
		Leverage ratio framework	
	On-balance sheet exposures		
1	On-balance sheet item (excluding derivatives and SFTs, but including collateral)	166,899,906	181,022,052
2	(Asset amounts deducted in determining Basel III Tier I capital)	(1,669,084)	(677,341)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	165,230,822	180,344,711
	Derivative exposures		
4	Replacement cost (RC) associated with all derivatives transactions (ie net of eligible cash variation margin)	5,788	5,788
5	Add-on amounts for PFE associated with all derivatives transactions	18,263	18,263
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)	24,051	24,051
	Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	698,316	698,316
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	945,180	945,180
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	1,643,496	1,643,496
	Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	32,110,994	31,967,866
18	(Adjustments for conversion to credit equivalent amounts)	(18,317,570)	(18,231,006)
19	Off-balance sheet items (sum of lines 17 and 18)	13,793,424	13,736,860
	Capital and total exposures		
20	Tier 1 capital	23,983,309	26,902,896
21	Total exposures (sum of lines 3,11,16 and 19)	180,691,793	195,749,118
	Leverage ratio		
22	Basel III leverage ratio	13.27%	13.74%

Ratio Leverage

Keterangan	Bank Panin	Konsolidasi
Tier 1 Capital	23.983.309	26.902.896
Total exposures	180.691.793	195.749.118
Leverage ratio	13,27%	13,74%