

## Leverage Ratio Triwulan III/2019

(in million)

### Summary Comparison Table

		Bank	Konsolidasi
	Item	In relevant currency	
1	Total consolidated assets as per published financial statements	192,939,358	212,671,857
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(2,428,279)	(837,050)
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	70,638	70,638
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)	13,117,994	13,108,986
7	Other adjustments	384,715	621,746
8	Leverage ratio exposure	204,084,426	225,636,177

### 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)	180,271,715	200,241,245
2	(Asset amounts deducted in determining Basel III Tier I capital)	(2,428,279)	(837,050)
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>177,843,436</b>	<b>199,404,195</b>
<b>Derivative exposures</b>			
4	Replacement cost (RC) associated with all derivatives transactions (ie net of eligible cash variation margin)	23,343	23,343
5	Add-on amounts for PFE associated with all derivatives transactions	70,638	70,638
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>93,981</b>	<b>93,981</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	13,029,015	13,029,015
15	Agent transaction exposures	-	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>13,029,015</b>	<b>13,029,015</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	43,601,011	43,952,050
18	(Adjustments for conversion to credit equivalent amounts)	(30,483,017)	(30,843,064)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>13,117,994</b>	<b>13,108,986</b>
<b>Capital and total exposures</b>			
20	Tier 1 capital	34,013,794	37,676,602
21	<b>Total exposures (sum of lines 3,11,16 and 19)</b>	<b>204,084,426</b>	<b>225,636,177</b>
<b>Leverage ratio</b>			
22	Basel III leverage ratio	16.67%	16.70%

### Ratio Leverage

Keterangan	Bank Panin	Konsolidasi
Tier 1 Capital	34.013.794	37.676.602
Total exposures	204.084.426	225.636.177
Leverage ratio	16,67%	16,70%