

Leverage Ratio Triwulan IV/2019 Audited

(in million)

Summary Comparison Table

		Bank	Konsolidasi
	Item	In relevant currency	
1	Total consolidated assets as per published financial statements	190,252,348	211,287,370
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(2,373,361)	(818,142)
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
4	Adjustments for derivative financial instruments	43,216	43,216
5	Adjustments for securities financing transactions (ie repos and similar secured lending)	171,923	171,923
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	13,617,087	13,613,362
7	Other adjustments	890,392	1,142,831
8	Leverage ratio exposure	202,601,605	225,440,560

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)	176,277,282	197,564,743
2	(Asset amounts deducted in determining Basel III Tier I capital)	(2,373,361)	(818,142)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	173,903,921	196,746,601
Derivative exposures			
4	Replacement cost (RC) associated with all derivatives transactions (ie net of eligible cash variation margin)	37,693	37,693
5	Add-on amounts for PFE associated with all derivatives transactions	43,216	43,216
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)	80,909	80,909
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	3,145,687	3,145,687
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	11,854,001	11,854,001
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	14,999,688	14,999,688
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	41,712,278	42,022,629
18	(Adjustments for conversion to credit equivalent amounts)	(28,095,191)	(28,409,267)
19	Off-balance sheet items (sum of lines 17 and 18)	13,617,087	13,613,362
Capital and total exposures			
20	Tier 1 capital	35,510,388	39,203,390
21	Total exposures (sum of lines 3,11,16 and 19)	202,601,605	225,440,560
Leverage ratio			
22	Basel III leverage ratio	17.53%	17.39%

Ratio Leverage

Keterangan	Bank Panin	Konsolidasi
Tier 1 Capital	35.510.388	39.203.390
Total exposures	202.601.605	225.440.560
Leverage ratio	17,53%	17,39%