

PT Bank Tabungan Pensiunan Nasional Tbk and subsidiary  
Leverage Ratio  
31 December 2015



*in million Rupiah*

Description	31 December 2015	
	Bank	Consolidated
Core Capital ( <i>Tier 1</i> )	11,909,427	12,693,754
Total exposure	78,730,950	82,453,304
<b>Leverage Ratio</b>	<b>15.13%</b>	<b>15.40%</b>

Note :

Leverage Ratio is calculated based on request from Financial Services Authority (OJK) in Consultative Paper Basel III that published on October 2014.

PT Bank Tabungan Pensiunan Nasional Tbk dan Entitas Anak  
Leverage Ratio  
31 December 2015

in million Rupiah

Summary comparison of accounting assets vs leverage ratio exposure measure		Table 1	
	Bank	Consolidation	
Item			
1 Total consolidated assets as per pulished financial statements	76,522,077	81,039,663	
Adjustment for investment in banking, financial, insurance or commercial entities that are consolidated			
2 for accounting purposes but outside the scope of regulatory consolidation	716,815	-	
Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting			
3 framework but excluded from the leverage ratio exposure measure	-	-	
4 Adjustment for derivative financial instruments	-	-	
5 Adjustment for securities financing transactions (ie. Repos and similar secured lending)	1,094,401	1,094,401	
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance			
6 sheet exposures)	422,970	422,970	
7 Other Adjustments	(25,313)	(103,727)	
8 Leverage ratio exposures	78,730,950	82,453,307	
<b>Leverage ratio common disclosure template</b>		Table 2	
Item	Leverage ratio framework	Leverage ratio framework	
	Bank	Consolidation	
<b>On-balance sheet exposures</b>			
1 On-balance sheet items (excluding derivatives and SFTs, but including collateral)	76,522,077	81,039,660	
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	691,502	(103,727)	
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	77,213,579	80,935,933	
<b>Derivative Exposures</b>			
Replacement cost associated with all derivatives transaction (ie net of eligible cash variation margin)			
4	-	-	
5 Add-on amounts for PFE associated with all derivatives transactions	-	-	
Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to			
6 the operative accounting framework	-	-	
(Deduction of receivables assets for cash variation margin provided in derivatives transactions)			
7	-	-	
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 derivatives exposures (sum of lines 4 to 10)	-	-	
<b>Securities financing transaction exposures</b>			
Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions			
12	1,094,401	1,094,401	
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	
14 CCR exposure for SFT assets	-	-	
15 Agent transaction exposures			
16 Total securities financing transaction exposures (sum of lines 12 to 15)	1,094,401	1,094,401	
<b>Other off-balance sheet exposures</b>			
17 Off-balance sheet exposure at gross notional amount	4,229,705	4,229,705	
18 (Adjustment for conversion to credit equivalent amounts)	(3,806,735)	(3,806,735)	
19 Off-balance sheet items (sum of lines 17 and 18)	422,970	422,970	
<b>Capital and total exposures</b>			
20 Tier 1 capital	11,909,427	12,693,754	
21 Total exposures (sum of lines 3, 11, 16 and 19)	78,730,950	82,453,304	
<b>Leverage ratio</b>			
22 Basel III leverage ratio	15.13%	15.40%	