

**PT Bank Tabungan Pensiunan Nasional Tbk and subsidiary**  
**Leverage Ratio**  
**30 June 2015**



*in million Rupiah*

Description	30 June 2015	
	Bank	Consolidated
Core Capital ( <i>Tier 1</i> )	11,292,090	11,997,525
Total exposure	78,581,770	83,268,134
<b>Leverage Ratio</b>	<b>14.37%</b>	<b>14.41%</b>

Note :

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