

PT Bank Tabungan Pensiunan Nasional Tbk and subsidiary
Leverage Ratio
30 September 2016



in million Rupiah

Description	30 September 2016	
	Bank	Consolidated
Core Capital (Tier 1)	13,273,009	14,269,640
Total exposure	81,569,854	86,392,462
Leverage Ratio	16.27%	16.52%

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
30 September 2016

in million Rupiah

Summary comparison of accounting assets vs leverage ratio exposure measure			Table 1
Item	Bank	Consolidated	
1 Total consolidated assets as per published financial statements	80,467,881	86,088,552	
Adjustment for investment in banking, financial, insurance or commercial entities that are consolidated			
2 for accounting purposes but outside the scope of regulatory consolidation	721,627	-	
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	17,619	17,619	
5 Adjustment for securities financing transactions (ie. Repos and similar secured lending)	105,061	105,061	
Adjustment for off-balance sheet items (ie conversation to credit equivalent amounts of off-balance			
6 sheet exposures)	458,359	458,359	
7 Other Adjustments	(200,693)	(277,129)	
8 Leverage ratio exposures	81,569,854	86,392,462	

Leverage ratio common disclosure template			Table 2
Item	Bank	Consolidation	
On-balance sheet exposures			
1 On-balance sheet items (excluding derivatives and SFTs, but including collateral)	80,462,696	86,083,367	
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	520,934	(277,129)	
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	80,983,630	85,806,238	
Derivative Exposures			
Replacement cost associated with all derivatives transaction (ie net of eligible cash variation margin)			
4	5,185	5,185	
5 Add-on amounts for PFE associated with all derivatives transactions	17,619	17,619	
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)	22,804	22,804	
Securities financing transaction exposures			
Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions			
12	105,061	105,061	
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)	105,061	105,061	
Other off-balance sheet exposures			
17 Off-balance sheet exposure at gross notional amount	4,583,590	4,583,590	
18 (Adjustment for conversion to credit equivalent amounts)	(4,125,231)	(4,125,231)	
19 Off-balance sheet items (sum of lines 17 and 18)	458,359	458,359	
Capital and total exposures			
20 Tier 1 capital	13,273,009	14,269,640	
21 Total exposures (sum of lines 3, 11, 16 and 19)	81,569,854	86,392,462	
Leverage ratio			
22 Basel III leverage ratio	16.27%	16.52%	