

PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary
Leverage Ratio
30 June 2017



in million Rupiah

Description	30 June 2017	
	Bank	Consolidated
Core Capital (<i>Tier 1</i>)	13.595.211	14.915.437
Total exposure	88.813.999	96.909.484
<i>Leverage Ratio</i>	15,31%	15,39%

Note :

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

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Summary comparison of accounting assets vs leverage ratio exposure measure			Table 1	
Item	Bank	Consolidated		
1 Total consolidated assets as per published financial statements	89.648.272	97.057.240		
2 Adjustment for investment in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-		
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 Adjustment for derivative financial instruments	27.321	27.321		
5 Adjustment 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)	495.305	495.305		
7 Other Adjustments	(1.356.899)	(670.382)		
8 Leverage ratio exposures	88.813.999	96.909.484		

Leverage ratio common disclosure template			Table 2	
Item	Bank	Consolidation		
On-balance sheet exposures				
On-balance sheet items (excluding derivatives and SFTs, but including collateral)				
1	88.766.424	95.411.372		
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	(1.757.873)	(1.097.937)		
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	87.008.551	94.313.435		
Derivative Exposures				
4 Replacement cost associated with all derivatives transaction (ie net of eligible cash variation margin)				
	1.098	1.098		
5 Add-on amounts for PFE associated with all derivatives transactions	27.321	27.321		
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-		
7 (Deduction 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 derivatives exposures (sum of lines 4 to 10)	28.419	28.419		
Securities financing transaction exposures				
12 Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions				
	1.281.724	2.072.325		
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)	1.281.724	2.072.325		
Other off-balance sheet exposures				
17 Off-balance sheet exposure at gross notional amount	4.953.047	4.953.047		
18 (Adjustment for conversion to credit equivalent amounts)	(4.457.742)	(4.457.742)		
19 Off-balance sheet items (sum of lines 17 and 18)	495.305	495.305		
Capital and total exposures				
20 Tier 1 capital	13.595.211	14.915.437		
21 Total exposures (sum of lines 3, 11, 16 and 19)	88.813.999	96.909.484		
Leverage ratio				
22 Basel III leverage ratio	15,31%	15,39%		