

PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary
Leverage Ratio
30 June 2018



in million Rupiah

Description	30 June 2018	
	Bank	Consolidated
Core Capital (<i>Tier 1</i>)	13,248,202	15,680,518
Total exposure	89,358,089	100,032,213
Leverage Ratio	14.83%	15.68%

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	90,422,307	99,903,220	
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	133,017	133,017	
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)	637,799	637,799	
7 Other Adjustments	(1,835,034)	(641,823)	
8 Leverage ratio exposures	89,358,089	100,032,213	

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	87,685,369	97,166,282	
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	(2,323,724)	(1,130,513)	
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	85,361,645	96,035,769	
Derivative Exposures			
4 Replacement cost associated with all derivatives transaction (ie net of eligible cash variation margin)	49,811	49,811	
5 Add-on amounts for PFE associated with all derivatives transactions	133,017	133,017	
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)	182,828	182,828	
Securities financing transaction exposures			
12 Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	3,175,817	3,175,817	
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)	3,175,817	3,175,817	
Other off-balance sheet exposures			
17 Off-balance sheet exposure at gross notional amount	6,327,989	6,327,989	
18 (Adjustment for conversion to credit equivalent amounts)	(5,690,190)	(5,690,190)	
19 Off-balance sheet items (sum of lines 17 and 18)	637,799	637,799	
Capital and total exposures			
20 Tier 1 capital	13,248,202	15,680,518	
21 Total exposures (sum of lines 3, 11, 16 and 19)	89,358,089	100,032,213	
Leverage ratio			
22 Basel III leverage ratio	14.83%	15.68%	