

**PT Bank Tabungan Negara (Persero), Tbk.**  
**Laporan Perhitungan Leverage Ratio**  
**Posisi Desember 2018 (Audited)**

*Sesuai Surat OJK No. S-9/PB-11/2019 tanggal 22 Januari 2019*  
*(Penerbitan Consultative Paper Revisi Leverage Ratio)*

(Rp Juta)

Item	a
1 Total consolidated assets as per published financial statements	306,436,192
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3 Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	(597,415)
4 Adjustment for temporary exemption of central bank reserve (if applicable)	-
5 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6 Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	(14)
7 Adjustment for eligible cash pooling transactions	-
8 Adjustment for derivative financial instruments	-
9 Adjustments for securities financing transactions (ie repos and similar secured lending)	(947,579)
10 Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off balance sheet exposures)	13,031,271
11 Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12 Other adjustments	(1,382,127)
13 Leverage Ratio Exposure Measure	316,540,328

**PT Bank Tabungan Negara (Persero), Tbk.**  
**Laporan Perhitungan Leverage Ratio**  
**Posisi Maret 2019**

*Sesuai Surat OJK No. S-9/PB-11/2019 tanggal 22 Januari 2019*  
*(Penerbitan Consultative Paper Revisi Leverage Ratio)*

(Rp Juta)

Item	a
1 Total consolidated assets as per published financial statements	301,346,488
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory concolidation	-
3 Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	(594,476)
4 Adjustment for temporary exemption of central bank reserve (if applicable)	-
5 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6 Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	(14)
7 Adjustment for eligible cash pooling transactions	-
8 Adjustment for derivative financial instruments	-
9 Adjustments for securities financing transactions (ie repos and similar secured lending)	2,389,479
10 Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off balance sheet exposures)	11,714,074
11 Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12 Other adjustments	(4,046,495)
13 Leverage Ratio Exposure Measure	310,809,056

**PT Bank Tabungan Negara (Persero), Tbk.**  
**Laporan Perhitungan Leverage Ratio**  
**Posisi Maret 2019**

Sesuai Surat OJK No. S-9/PB-11/2019 tanggal 22 Januari 2019  
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(Rp Juta)

No.	Item	a	b
		T	T-1
<b>No. On-Balance Sheet Exposures</b>			
1	On-balance sheet items (excluding derivatives and Securities Financing Transactions (SFTs), but including collateral)	299,245,538	306,821,171
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised an asset)	(594,490)	(597,429)
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 Capital)	-	-
6	(Assets amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(1,945,545)	(1,767,106)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	296,705,503	304,456,636
<b>Derivatives Exposures</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	-
9	Add-on amounts for Potential Future Exposure associated with all derivatives transactions	-	-
10	(Exempted Central Counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	<b>Total derivatives exposures (sum of rows 8 to 12)</b>	-	-
<b>Securities financing transaction exposures</b>			
14	Gross SFT assets (with no recognition of netting) after adjustment for sales accounting transactions	2,239,389	-
15	(Netted amounts of cash payables and cash recieveables of gross SFT assets)	-	-
16	Counterparty Credit Risk (CCR) exposure for SFT assets	150,090	(947,579)
17	Agent transaction exposures	-	-
18	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	2,389,479	(947,579)
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	44,795,905	48,111,005
20	(Adjustments for conversion to credit equivalent amounts)	(33,081,831)	(35,079,734)
21	(Specific and general provisions associated with off-balance sheet exposures that are deducted from Basel III Tier 1 Capital)	-	-
22	<b>Off-balance sheets item (sum of rows 19 to 21)</b>	11,714,074	13,031,271
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital (CEMA)</b>	20,979,082	20,460,086
24	<b>Total exposures (sum of rows 7, 13, 18, 22)</b>	310,809,056	316,540,328
<b>LEVERAGE RATIO</b>			
25	<b>Basel III Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	6.75%	6.46%
25a	Basel III Leverage Ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	6.75%	6.46%
26	<b>National minimum leverage ratio requirement</b>	3.00%	3.00%
27	<b>Applicable leverage buffers</b>	0.00%	0.00%