

**Basel III Framework - Leverage Ratio****PT Bank Mandiri (Persero) Tbk. & Subsidiaries****Summary Comparison of Accounting Assets vs Leverage Ratio Exposure  
As of December 31, 2017**

Table 1

(In Millions of Rupiah)

No	Item	Bank Only	Consolidated
1	Total consolidated assets as per published financial statements	978,377,431	1,094,116,506
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(7,430,999)	(3,129,000)
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	Adjustments for derivative financial instruments	2,260,327	2,273,367
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	594,515	594,515
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	83,112,497	83,797,622
7	Other adjustments	(6,861,185)	(7,463,825)
8	<b>Leverage Ratio Exposure</b>	<b>1,050,052,586</b>	<b>1,170,189,185</b>

**Leverage Ratio Common Disclosure**  
**As of December 31, 2017**

Table 2

(In Millions of Rupiah)

No	Item	Leverage Ratio Framework	
		Bank Only	Consolidated
<b>On Balance Sheet Exposures</b>			
1	On Balance Sheet items (excluding derivatives and SFTs, but including collateral)	971,435,953	1,086,851,626
2	(Asset amount deducted in determining Basel III Tier 1 Capital)	(14,292,184)	(10,592,825)
3	<b>Total On B/S Exposures (excluding derivatives and SFTs) (sum of line 1 and 2)</b>	<b>957,143,769</b>	<b>1,076,258,801</b>
<b>Derivatives Exposure</b>			
4	Replacement cost associated with all derivatives transaction (ie net of eligible cash variation margin)	424,964	448,166
5	Add on amounts for PFE associated with all derivatives transactions	2,260,327	2,273,367
6	Gross up for derivatives collateral provided where deducted from the B/S assets pursuant to the operative accounting framework	-	-
7	(Deduction of receivables assets for cash variation margin provided in derivatives transaction)	-	-
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	<b>Total derivatives Exposures (sum of lines 4 to 10)</b>	<b>2,685,291</b>	<b>2,721,534</b>
<b>Securities Financing Transaction Exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction	6,516,514	6,816,713
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	594,515	594,515
15	Agent transaction exposures	-	-
16	<b>Total Securities Financing Transaction Exposures (sum of lines 12 to 15)</b>	<b>7,111,029</b>	<b>7,411,228</b>
<b>Other Off Balance Sheet Exposures</b>			
17	Off B/S exposures at gross notional amount	250,030,114	251,477,817
18	(Adjustment for conversion to credit equivalent amount)	(166,917,617)	(167,680,195)
19	<b>Off Balance Sheet Items (sum of lines 17 and 18)</b>	<b>83,112,497</b>	<b>83,797,622</b>
<b>Capital and Total Exposures</b>			
20	<b>Tier 1 Capital</b>	<b>145,616,420</b>	<b>157,195,865</b>
21	<b>Total Exposures (sum of lines 3,11,16 and 19)</b>	<b>1,050,052,586</b>	<b>1,170,189,185</b>
<b>Leverage Ratio</b>			
22	<b>Basel III Leverage Ratio</b>	<b>13.87%</b>	<b>13.43%</b>