

Basel III Framework - Leverage Ratio**PT Bank Mandiri (Persero) Tbk. & Subsidiaries****Summary Comparison of Accounting Assets vs Leverage Ratio Exposure
As of June 30, 2018**

Table 1

(In Millions of Rupiah)

No	Item	Bank Only	Consolidated
1	Total consolidated assets as per published financial statements	1,003,464,780	1,128,153,393
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(7,375,690)	(2,803,877)
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	2,162,203	2,190,463
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	1,178,614	1,178,614
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	81,199,620	82,000,527
7	Other adjustments	(7,214,526)	(7,695,817)
8	Leverage Ratio Exposure	1,073,415,001	1,203,023,303

Leverage Ratio Common Disclosure
As of June 30, 2018

Table 2

(In Millions of Rupiah)

No	Item	Leverage Ratio Framework	
		Bank Only	Consolidated
On Balance Sheet Exposures			
1	On Balance Sheet items (excluding derivatives and SFTs, but including collateral)	974,010,643	1,097,897,316
2	(Asset amount deducted in determining Basel III Tier 1 Capital)	(14,590,216)	(10,499,694)
3	Total On B/S Exposures (excluding derivatives and SFTs) (sum of line 1 and 2)	959,420,427	1,087,397,622
Derivatives Exposure			
4	Replacement cost associated with all derivatives transaction (ie net of eligible cash variation margin)	1,300,741	1,453,833
5	Add on amounts for PFE associated with all derivatives transactions	2,162,203	2,190,463
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	Total derivatives Exposures (sum of lines 4 to 10)	3,462,944	3,644,296
Securities Financing Transaction Exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction	28,153,396	28,802,244
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	1,178,614	1,178,614
15	Agent transaction exposures	-	-
16	Total Securities Financing Transaction Exposures (sum of lines 12 to 15)	29,332,010	29,980,858
Other Off Balance Sheet Exposures			
17	Off B/S exposures at gross notional amount	247,400,502	249,517,511
18	(Adjustment for conversion to credit equivalent amount)	(166,200,882)	(167,425,332)
19	Off Balance Sheet Items (sum of lines 17 and 18)	81,199,620	82,092,179
Capital and Total Exposures			
20	Tier 1 Capital	145,263,494	157,432,562
21	Total Exposures (sum of lines 3,11,16 and 19)	1,073,415,001	1,203,114,955
Leverage Ratio			
22	Basel III Leverage Ratio	13.53%	13.09%