

**Basel III Framework - Leverage Ratio****PT Bank Mandiri (Persero) Tbk. & Subsidiaries****Summary Comparison of Accounting Assets vs Leverage Ratio Exposure  
As of March 31, 2018**

Table 1

**(In Millions of Rupiah)**

<b>No</b>	<b>Item</b>	<b>Bank Only</b>	<b>Consolidated</b>
1	Total consolidated assets as per published financial statements	945,619,317	1,068,566,938
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(7,403,217)	(2,724,119)
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	2,418,100	2,448,064
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	649,277	649,277
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	83,540,646	84,635,401
7	Other adjustments	(6,903,196)	(7,463,619)
8	<b>Leverage Ratio Exposure</b>	<b>1,017,920,927</b>	<b>1,146,111,942</b>

Leverage Ratio Common Disclosure

Table 2

As of March 31, 2018

(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)	937,431,441	1,059,505,308
2	(Asset amount deducted in determining Basel III Tier 1 Capital)	(14,306,413)	(10,187,738)
3	<b>Total On B/S Exposures (excluding derivatives and SFTs) (sum of line 1 and 2)</b>	<b>923,125,028</b>	<b>1,049,317,570</b>
<b>Derivatives Exposure</b>			
4	Replacement cost associated with all derivatives transaction (ie net of eligible cash variation margin)	407,343	439,835
5	Add on amounts for PFE associated with all derivatives transactions	2,418,100	2,448,064
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>2,825,443</b>	<b>2,887,899</b>
<b>Securities Financing Transaction Exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction	7,780,533	8,621,795
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	649,277	649,277
15	Agent transaction exposures	-	-
16	<b>Total Securities Financing Transaction Exposures (sum of lines 12 to 15)</b>	<b>8,429,810</b>	<b>9,271,072</b>
<b>Other Off Balance Sheet Exposures</b>			
17	Off B/S exposures at gross notional amount	250,889,975	252,909,626
18	(Adjustment for conversion to credit equivalent amount)	(167,349,329)	(168,274,225)
19	<b>Off Balance Sheet Items (sum of lines 17 and 18)</b>	<b>83,540,646</b>	<b>84,635,401</b>
<b>Capital and Total Exposures</b>			
20	<b>Tier 1 Capital</b>	<b>141,228,565</b>	<b>153,028,586</b>
21	<b>Total Exposures (sum of lines 3,11,16 and 19)</b>	<b>1,017,920,927</b>	<b>1,146,111,942</b>
<b>Leverage Ratio</b>			
22	<b>Basel III Leverage Ratio</b>	<b>13.87%</b>	<b>13.35%</b>