

Basel III Framework - Leverage Ratio**PT Bank Mandiri (Persero) Tbk. & Subsidiaries****Summary Comparison of Accounting Assets vs Leverage Ratio Exposure
As of September 30, 2017**

Table 1

(In Millions of Rupiah)

No	Item	Bank Only	Consolidated
1	Total consolidated assets as per published financial statements	940,665,212	1,049,858,156
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(6,762,799)	(2,945,077)
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	1,545,151	1,545,151
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	628,561	628,561
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	77,844,056	78,420,232
7	Other adjustments	(5,525,295)	(5,989,885)
8	Leverage Ratio Exposure	1,008,394,886	1,121,517,138

Leverage Ratio Common Disclosure
As of September 30, 2017

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)	931,950,904	1,040,282,398
2	(Asset amount deducted in determining Basel III Tier 1 Capital)	(12,288,094)	(8,934,962)
3	Total On B/S Exposures (excluding derivatives and SFTs) (sum of line 1 and 2)	919,662,810	1,031,347,436
Derivatives Exposure			
4	Replacement cost associated with all derivatives transaction (ie net of eligible cash variation margin)	432,609	444,796
5	Add on amounts for PFE associated with all derivatives transactions	1,545,151	1,545,151
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)	1,977,760	1,989,947
Securities Financing Transaction Exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction	8,281,699	9,130,961
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	628,561	628,561
15	Agent transaction exposures	-	-
16	Total Securities Financing Transaction Exposures (sum of lines 12 to 15)	8,910,260	9,759,522
Other Off Balance Sheet Exposures			
17	Off B/S exposures at gross notional amount	236,693,232	238,148,521
18	(Adjustment for conversion to credit equivalent amount)	(158,849,176)	(159,728,289)
19	Off Balance Sheet Items (sum of lines 17 and 18)	77,844,056	78,420,232
Capital and Total Exposures			
20	Tier 1 Capital	141,828,111	152,505,657
21	Total Exposures (sum of lines 3,11,16 and 19)	1,008,394,886	1,121,517,138
Leverage Ratio			
22	Basel III Leverage Ratio	14.06%	13.60%