

Basel III Framework - Leverage Ratio
PT Bank Mandiri (Persero) Tbk. & Subsidiaries

Summary Comparison of Accounting Assets vs Leverage Ratio Exposure
As of September 30, 2018

Table 1

(In Millions of Rupiah)

No	Item	Bank Only	Consolidated
1	Total consolidated assets as per published financial statements	1,017,323,850	1,145,270,416
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(7,349,378)	(2,952,472)
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	2,222,204	2,259,603
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	309,627	309,627
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	88,226,438	89,371,325
7	Other adjustments	(6,924,369)	(7,314,178)
8	Leverage Ratio Exposure	1,093,808,371	1,226,944,321

Leverage Ratio Common Disclosure
As of September 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)	1,004,222,637	1,131,681,978
2	(Asset amount deducted in determining Basel III Tier 1 Capital)	(14,273,747)	(10,266,650)
3	Total On B/S Exposures (excluding derivatives and SFTs) (sum of line 1 and 2)	989,948,890	1,121,415,328
Derivatives Exposure			
4	Replacement cost associated with all derivatives transaction (ie net of eligible cash variation margin)	1,518,360	1,766,806
5	Add on amounts for PFE associated with all derivatives transactions	2,222,204	2,259,603
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)	3,740,564	4,026,409
Securities Financing Transaction Exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction	11,582,853	11,821,632
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	309,627	309,627
15	Agent transaction exposures	-	-
16	Total Securities Financing Transaction Exposures (sum of lines 12 to 15)	11,892,480	12,131,259
Other Off Balance Sheet Exposures			
17	Off B/S exposures at gross notional amount	263,828,296	265,958,055
18	(Adjustment for conversion to credit equivalent amount)	(175,601,858)	(176,586,730)
19	Off Balance Sheet Items (sum of lines 17 and 18)	88,226,438	89,371,325
Capital and Total Exposures			
20	Tier 1 Capital	150,966,887	163,686,638
21	Total Exposures (sum of lines 3,11,16 and 19)	1,093,808,371	1,226,944,321
Leverage Ratio			
22	Basel III Leverage Ratio	13.80%	13.34%