Basel III Framework - Leverage Ratio

PT Bank Mandiri (Persero) Tbk. & Subsidiaries

Summary Comparison of Accounting Assets vs Leverage Ratio Exposure
As of December 31, 2018

Table 1

(In Millions of Rupiah)

No	Item	Bank Only	Consolidated
1	Total consolidated assets as per published financial statements	1,037,077,808	1,173,747,254
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(7,344,088)	(3,000,095)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-	-
4	Adjustment for temporary exemption of central bank reserves (if applicable)	(58,132,240)	(70,715,933)
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-	-
7	Adjustments for eligible cash pooling transactions	-	-
8	Adjustments for derivative financial instruments	1,996,173	2,049,714
9	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	892,224	400,894
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	84,411,492	85,323,804
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-	-
12	Other adjustments	(6,779,014)	(7,445,273)
13	**Leverage Ratio Exposure**	**1,052,122,355**	**1,180,360,364**

Leverage Ratio Common Disclosure Table 2

As of December 31, 2018

(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)	1,016,729,007	1,152,801,860
2	Gross up for derivatives collateral provided where deducted from the B/S assets pursuant to the operative accounting framework	-	-
3	(Deduction of receivalvels assets for cash variation margin provided in derivatives transaction)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 Capital)	(269,620)	(270,792)
6	(Asset amount deducted in determining Basel III Tier 1 Capital)	(14,123,102)	(10,445,368)
7	Total On B/S Exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	1,002,336,285	1,142,085,700
	Derivatives Exposure		
8	Replacement cost associated with all derivatives transaction (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,696,932	1,835,345
9	Add on amounts for PFE associated with all derivatives transactions	1,996,173	2,049,714
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add on deductions for written credit derivatives)	-	-
13	Total derivatives Exposures (sum of rows 8 to 12)	3,693,105	3,885,058
	Securities Financing Transaction Exposures		
14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction	18,651,869	19,110,050
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	CCR exposure for SFT assets	892,224	400,894
17	Agent transaction exposures	-	-
18	Total Securities Financing Transaction Exposures (sum of rows 14 to 17)	19,544,093	19,510,943
	Other Off Balance Sheet Exposures		
19	Off B/S exposures at gross notional amount	273,163,387	275,035,477
20	(Adjustment for conversion to credit equivalent amount)	(188,751,896)	(189,711,674)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)	-	-
22	Off Balance Sheet Items (sum of rows 19 to 21)	84,411,492	85,323,804
	Capital and Total Exposures		
23	Tier 1 Capital (CEMA)	158,442,446	171,457,236
24	Total Exposures (sum of rows 7, 13, 18, 22)	1,109,984,975	1,250,805,505
	Leverage Ratio		
25	**Basel III Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**15.06%**	**14.53%**
25a	**Basel III Leverage Ratio (excluding the impact of any applicable temporary exemption of central bank reserves)**	**14.27%**	**13.71%**
26	**National minimum leverage ratio requirement**	**3.00%**	**3.00%**
27	**Applicable leverage buffers**		