

Exposure in Leverage Ratio Report
PT Bank Mandiri (Persero) Tbk. (Consolidated)

As of September 30, 2020

(In Millions of Rupiah)

No	Item	Total
1	Total consolidated assets as per published financial statements	1.263.253.522
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(1.487.109)
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)	N/A
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	N/A
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	3.954.809
9	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	308.154
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	93.131.105
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(75.662.609)
12	Other adjustments	-
13	Leverage Ratio Exposure	1.283.497.872

*) Perhitungan mengacu pada POJK No. 31/POJK.03/2019

Leverage Ratio Common Disclosure
PT Bank Mandiri (Persero) Tbk. (Bank Only)

As of September 30, 2020

(In Millions of Rupiah)

No.	Item	Period	
		Sep-20	Jun-20
On-Balance Sheet Exposures		Sep-20	Jun-20
1	On Balance Sheet Items (excluding derivatives and SFTs, but including collateral)	1.204.052.334	1.206.216.701
2	Gross up for derivatives collateral provided where deducted from the B/S assets pursuant to the operative accounting framework	-	-
3	(Deduction of receivables 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)	(57.636.529)	(54.338.030)
6	(Asset amount deducted in determining Basel III Tier 1 Capital and regulatory adjustments)	(19.513.189)	(20.785.598)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	1.126.902.616	1.131.093.073
Derivatives Exposure		Sep-20	Jun-20
8	Replacement cost associated with all derivatives transaction (where applicable net of eligible cash variation margin and/or with bilateral netting)	2.501.122	4.248.439
9	Add on amounts for PFE associated with all derivatives transactions	3.240.203	2.921.003
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	N/A
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)	5.741.325	7.169.442
Securities Financing Transaction Exposures		Sep-20	Jun-20
14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction	57.414.672	13.431.469
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	CCR exposure for SFT assets	308.154	744.261
17	Agent transaction exposures	-	-
18	Total Securities Financing Transaction Exposures (sum of rows 14 to 17)	57.722.826	14.175.730
Other Off-Balance Sheet Exposures		Sep-20	Jun-20
19	Off-balance sheet exposure at gross notional amount	300.180.680	292.772.444
20	(Adjustment for conversion to credit equivalent amount)	(207.049.575)	(202.894.910)
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)	93.131.105	89.877.534
Capital and Total Exposures		Sep-20	Jun-20
23	Tier 1 Capital	154.488.381	148.564.867
24	Total Exposures (sum of rows 7, 13, 18, 22)	1.283.497.872	1.242.315.779
Leverage Ratio		Sep-20	Jun-20
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12,04%	11,96%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12,04%	11,96%
26	National Minimum Leverage Ratio Requirement	3,00%	3,00%
27	Applicable Leverage Buffer	N/A	N/A
Disclosures of mean values		Sep-20	Jun-20
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	23.680.429	8.518.463
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	57.722.826	14.175.730
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1.249.455.475	1.236.658.512
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1.249.455.475	1.236.658.512
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	12,36%	12,01%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	12,36%	12,01%

*) Calculation based on POJK No. 31/POJK.03/2019