

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

Table 1

As of June 30, 2019

(In Millions of Rupiah)

No	Item	Bank Only	Consolidated
1	Total consolidated assets as per published financial statements	1,089,563,357	1,238,921,914
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	N/A	N/A
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	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	-	-
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	2,026,138	2,068,118
9	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	1,256,130	1,172,443
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	81,420,159	82,339,399
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(44,550,464)	(42,936,187)
12	Other adjustments	-	-
<b>13</b>	<b>Leverage Ratio Exposure</b>	<b>1,129,715,320</b>	<b>1,281,565,687</b>

**Leverage Ratio Common Disclosure**  
**PT Bank Mandiri (Persero) Tbk. & Subsidiaries**

Table 2

As of June 30, 2019

(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)	1,065,963,541	1,211,288,990
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)	(31,212,335)	(33,939,098)
6	(Asset amount deducted in determining Basel III Tier 1 Capital)	(13,338,129)	(8,997,089)
7	<b>Total On B/S Exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>1,021,413,077</b>	<b>1,168,352,803</b>
<b>Derivatives Exposure</b>			
8	Replacement cost associated with all derivatives transaction (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,573,308	1,639,683
9	Add on amounts for PFE associated with all derivatives transactions	2,026,138	2,068,118
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	<b>Total derivatives Exposures (sum of rows 8 to 12)</b>	<b>3,599,446</b>	<b>3,707,801</b>
<b>Securities Financing Transaction Exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction	22,026,508	25,993,241
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	CCR exposure for SFT assets	1,256,130	1,172,443
17	Agent transaction exposures	-	-
18	<b>Total Securities Financing Transaction Exposures (sum of rows 14 to 17)</b>	<b>23,282,638</b>	<b>27,165,684</b>
<b>Other Off Balance Sheet Exposures</b>			
19	Off B/S exposures at gross notional amount	265,612,694	267,547,237
20	(Adjustment for conversion to credit equivalent amount)	(184,192,534)	(185,207,838)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital )	-	-
22	<b>Off Balance Sheet Items (sum of rows 19 to 21)</b>	<b>81,420,159</b>	<b>82,339,399</b>
<b>Capital and Total Exposures</b>			
23	Tier 1 Capital (CEMA)	162,994,733	177,443,771
24	<b>Total Exposures (sum of rows 7, 13, 18, 22)</b>	<b>1,129,715,320</b>	<b>1,281,565,687</b>
<b>Leverage Ratio</b>			
25	<b>Basel III Leverage Ratio</b>	<b>14.43%</b>	<b>13.85%</b>
26	<b>National minimum leverage ratio requirement</b>	<b>3.00%</b>	<b>3.00%</b>
27	<b>Applicable leverage buffers</b>	<b>N/A</b>	<b>N/A</b>