

**Basel III Framework - Leverage Ratio****PT Bank Mandiri (Persero) Tbk. & Subsidiaries****Summary Comparison of Accounting Assets vs Leverage Ratio Exposure  
As of March 31, 2017**

Table 1

**(In Millions of Rupiah)**

<b>No</b>	<b>Item</b>	<b>Bank Only</b>	<b>Consolidated</b>
1	Total consolidated assets as per published financial statements	910,371,452	1,006,712,194
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(6,536,334)	(2,698,171)
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	1,200,569	1,200,569
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	525,865	525,865
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	74,148,887	74,785,390
7	Other adjustments	(6,409,149)	(6,892,779)
8	<b>Leverage Ratio Exposure</b>	<b>973,301,290</b>	<b>1,073,633,068</b>

**Leverage Ratio Common Disclosure**  
**As of March 31, 2017**

Table 2

(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)	904,185,802	1,000,355,515
2	(Asset amount deducted in determining Basel III Tier 1 Capital)	(12,945,483)	(9,590,950)
3	<b>Total On B/S Exposures (excluding derivatives and SFTs) (sum of line 1 and 2)</b>	<b>891,240,319</b>	<b>990,764,565</b>
<b>Derivatives Exposure</b>			
4	Replacement cost associated with all derivatives transaction (ie net of eligible cash variation margin)	500,176	500,310
5	Add on amounts for PFE associated with all derivatives transactions	1,200,569	1,200,569
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	<b>Total derivatives Exposures (sum of lines 4 to 10)</b>	<b>1,700,745</b>	<b>1,700,879</b>
<b>Securities Financing Transaction Exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction	5,685,474	5,856,370
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	525,865	525,865
15	Agent transaction exposures	-	-
16	<b>Total Securities Financing Transaction Exposures (sum of lines 12 to 15)</b>	<b>6,211,339</b>	<b>6,382,235</b>
<b>Other Off Balance Sheet Exposures</b>			
17	Off B/S exposures at gross notional amount	222,152,129	223,693,294
18	(Adjustment for conversion to credit equivalent amount)	(148,003,242)	(148,907,904)
19	<b>Off Balance Sheet Items (sum of lines 17 and 18)</b>	<b>74,148,887</b>	<b>74,785,390</b>
<b>Capital and Total Exposures</b>			
20	Tier 1 Capital	130,000,793	140,102,894
21	<b>Total Exposures (sum of lines 3,11,16 and 19)</b>	<b>973,301,290</b>	<b>1,073,633,068</b>
<b>Leverage Ratio</b>			
22	<b>Basel III Leverage Ratio</b>	<b>13.36%</b>	<b>13.05%</b>