### LR1: Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure

<table>
<thead>
<tr>
<th>No</th>
<th>Item</th>
<th>Individual</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Total consolidated assets as per published financial statements</td>
<td>756,755,688</td>
</tr>
<tr>
<td>2</td>
<td>Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation</td>
<td>(3,527,541)</td>
</tr>
<tr>
<td>3</td>
<td>Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference</td>
<td>36,883,827</td>
</tr>
<tr>
<td>4</td>
<td>Adjustment for temporary exemption of central bank reserves (if applicable)</td>
<td>-</td>
</tr>
<tr>
<td>5</td>
<td>Adjustment for fiduciary asset recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure</td>
<td>-</td>
</tr>
<tr>
<td>6</td>
<td>Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting</td>
<td>-</td>
</tr>
<tr>
<td>7</td>
<td>Adjustments for eligible cash pooling transactions</td>
<td>-</td>
</tr>
<tr>
<td>8</td>
<td>Adjustment for derivative financial instruments</td>
<td>3,092,479</td>
</tr>
<tr>
<td>9</td>
<td>Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)</td>
<td>(21,119,326)</td>
</tr>
<tr>
<td>10</td>
<td>Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)</td>
<td>38,724,152</td>
</tr>
<tr>
<td>11</td>
<td>Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital</td>
<td>(10,884,126)</td>
</tr>
<tr>
<td>12</td>
<td>Other adjustments</td>
<td>3,761,491</td>
</tr>
<tr>
<td>13</td>
<td>Leverage ratio exposure</td>
<td>803,686,644</td>
</tr>
</tbody>
</table>

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### LR2: Leverage Ratio Common Disclosure

<table>
<thead>
<tr>
<th>Period</th>
<th>Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>T</td>
<td>T-1</td>
</tr>
<tr>
<td>1</td>
<td>On-balance sheet items (excluding derivatives and SFTs, but including collateral)</td>
</tr>
<tr>
<td>2</td>
<td>Gross-up for collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework</td>
</tr>
<tr>
<td>3</td>
<td>Deductions of receivable assets for cash variation margin provided in derivatives transactions</td>
</tr>
<tr>
<td>4</td>
<td>Adjustment for securities received under securities financing transactions that are recognised as an asset</td>
</tr>
<tr>
<td>5</td>
<td>Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 Capital</td>
</tr>
<tr>
<td>6</td>
<td>Asset amounts deducted in determining Basel III tier 1 capital</td>
</tr>
<tr>
<td>7</td>
<td>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</td>
</tr>
<tr>
<td>8</td>
<td>Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or bilateral netting)</td>
</tr>
<tr>
<td>9</td>
<td>Add-on amounts for potential future exposure associated with all derivatives transactions</td>
</tr>
<tr>
<td>10</td>
<td>Exempted central counterparty (CCP) leg of client-dealt trade exposures</td>
</tr>
<tr>
<td>11</td>
<td>Adjusted effective notional amount of written credit derivatives</td>
</tr>
<tr>
<td>12</td>
<td>Adjusted effective notional offsets and add-on deductions for written credit derivatives</td>
</tr>
<tr>
<td>13</td>
<td>Total derivative exposures (sum of rows 8 to 12)</td>
</tr>
<tr>
<td>14</td>
<td>Total securities financing transactions exposures (ie repurchase agreements and similar secured lending)</td>
</tr>
<tr>
<td>15</td>
<td>Off-balance sheet exposure at gross notional amount</td>
</tr>
<tr>
<td>16</td>
<td>(Adjustments for conversion to credit equivalent amounts)</td>
</tr>
<tr>
<td>17</td>
<td>Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital</td>
</tr>
<tr>
<td>18</td>
<td>Total off-balance sheet exposures</td>
</tr>
<tr>
<td>19</td>
<td>Tier 1 capital (CEMA)</td>
</tr>
<tr>
<td>20</td>
<td>Total exposures (sum of rows 7, 13, 18, 22)</td>
</tr>
</tbody>
</table>

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**LEVERAGE RATIO**

<table>
<thead>
<tr>
<th></th>
<th>Tier 1 Ratio Leverage</th>
<th>National Minimum Leverage Ratio Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>T-1</td>
<td>13.5%</td>
<td>3%</td>
</tr>
<tr>
<td>T</td>
<td>12.6%</td>
<td>3%</td>
</tr>
</tbody>
</table>

**Applicable Leverage Buffer**

|        | N/A | N/A |

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**Bank Name**: PT. Bank Negara Indonesia Persero Tbk. (Individual)

**Period**: September 2019
## LR1: Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure

<table>
<thead>
<tr>
<th>No</th>
<th>Item</th>
<th>Consolidated (in million rupiah)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Total consolidated assets as per published financial statements</td>
<td>798,949,457</td>
</tr>
<tr>
<td>2</td>
<td>Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation</td>
<td>(394,267)</td>
</tr>
<tr>
<td>3</td>
<td>Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference</td>
<td>36,883,827</td>
</tr>
<tr>
<td>4</td>
<td>Adjustment for temporary exemption of central bank reserves (if applicable)</td>
<td>-</td>
</tr>
<tr>
<td>5</td>
<td>Adjustment for fiduciary asset recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure</td>
<td>-</td>
</tr>
<tr>
<td>6</td>
<td>Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting</td>
<td>-</td>
</tr>
<tr>
<td>7</td>
<td>Adjustments for eligible cash pooling transactions</td>
<td>-</td>
</tr>
<tr>
<td>8</td>
<td>Adjustment for derivative financial instruments</td>
<td>3,092,479</td>
</tr>
<tr>
<td>9</td>
<td>Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)</td>
<td>(21,119,326)</td>
</tr>
<tr>
<td>10</td>
<td>Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)</td>
<td>38,781,014</td>
</tr>
<tr>
<td>11</td>
<td>Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital</td>
<td>(11,510,445)</td>
</tr>
<tr>
<td>12</td>
<td>Other adjustments</td>
<td>6,092,500</td>
</tr>
<tr>
<td>13</td>
<td>Leverage ratio exposure</td>
<td>850,775,389</td>
</tr>
</tbody>
</table>

## LR2: Leverage Ratio Common Disclosure

### On-Balance sheet exposures

<table>
<thead>
<tr>
<th>Item</th>
<th>Period (in million rupiah)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 On-balance sheet items (excluding derivates and SFTs, but including collateral)</td>
<td>805,871,202 820,812,012</td>
</tr>
<tr>
<td>2 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework</td>
<td>- -</td>
</tr>
<tr>
<td>3 Deductions of receivable assets for cash variation margin provided in derivatives transactions</td>
<td>- -</td>
</tr>
<tr>
<td>4 Adjustment for securities received under securities financing transactions that are recognised as an asset</td>
<td>(21,119,326) (20,800,550)</td>
</tr>
<tr>
<td>5 Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 Capital</td>
<td>(11,510,445) (10,389,995)</td>
</tr>
<tr>
<td>6 Asset amounts deducted in determining Basel III tier 1 capital</td>
<td>(1,223,362) (1,229,345)</td>
</tr>
<tr>
<td>7 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</td>
<td>772,018,069 788,392,122</td>
</tr>
</tbody>
</table>

### Derivative exposures

<table>
<thead>
<tr>
<th>Item</th>
<th>Period (in million rupiah)</th>
</tr>
</thead>
<tbody>
<tr>
<td>8 Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)</td>
<td>2,788,654 7,292,112</td>
</tr>
<tr>
<td>9 Add-on amounts for potential future exposure associated with all derivatives transactions</td>
<td>303,826 341,877</td>
</tr>
<tr>
<td>10 Exempted central counterparty (CCCP) leg of client-cleared trade exposures</td>
<td>- -</td>
</tr>
<tr>
<td>11 Adjusted effective notional amount of written credit derivatives</td>
<td>- -</td>
</tr>
<tr>
<td>12 Adjusted effective notional offsets and add-on deductions for written credit derivatives</td>
<td>- -</td>
</tr>
<tr>
<td>13 Total derivative exposures (sum of rows 8 to 12)</td>
<td>3,092,479 7,633,790</td>
</tr>
</tbody>
</table>

### Exposures Securities Financing Transaction (SFT)

<table>
<thead>
<tr>
<th>Item</th>
<th>Period (in million rupiah)</th>
</tr>
</thead>
<tbody>
<tr>
<td>14 Gross SFT asset (with no recognition of netting), after adjusting for sales accounting transactions</td>
<td>36,883,827 20,800,550</td>
</tr>
<tr>
<td>15 Netted amounts of cash payable and cash receivables of gross SFT assets</td>
<td>- -</td>
</tr>
<tr>
<td>16 Counterparty Credit Risk (CCR) exposure for SFT assets</td>
<td>- -</td>
</tr>
<tr>
<td>17 Agent transaction exposures</td>
<td>- -</td>
</tr>
<tr>
<td>18 Total securities financing transactions exposures (sum of rows 14 to 17)</td>
<td>36,883,827 20,800,550</td>
</tr>
</tbody>
</table>

### Off-Balance sheet exposures

<table>
<thead>
<tr>
<th>Item</th>
<th>Period (in million rupiah)</th>
</tr>
</thead>
<tbody>
<tr>
<td>19 Off-balance sheet exposure at gross notional amount</td>
<td>121,014,908 123,799,906</td>
</tr>
<tr>
<td>20 Adjustments for conversion to credit equivalent amounts</td>
<td>- -</td>
</tr>
<tr>
<td>21 Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital</td>
<td>- -</td>
</tr>
<tr>
<td>22 Total Off-balance sheet exposures</td>
<td>38,781,014 37,300,266</td>
</tr>
</tbody>
</table>

### Capital and total exposures

<table>
<thead>
<tr>
<th>Item</th>
<th>Period (in million rupiah)</th>
</tr>
</thead>
<tbody>
<tr>
<td>23 Tier 1 capital (CEMA)</td>
<td>113,655,349 108,394,695</td>
</tr>
<tr>
<td>24 Total exposures (sum of rows 7, 13, 18, 22)</td>
<td>850,775,389 854,126,728</td>
</tr>
</tbody>
</table>

### LEVERAGE RATIO

<table>
<thead>
<tr>
<th>Item</th>
<th>Period (as a percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>25 Total Ratio Leverage</td>
<td>13.4% 12.7%</td>
</tr>
<tr>
<td>26 National Minimum Leverage Ratio Requirement</td>
<td>3% 3%</td>
</tr>
<tr>
<td>27 Applicable Leverage Buffer</td>
<td>N/A N/A</td>
</tr>
</tbody>
</table>