## LEVERAGE RATIO REPORT PT. BANK SMBC INDONESIA, Tbk as of 31 December 2024 Audited (in million Rupiah)



	31 Decem	nber 2024	30 September 2024		
Deskripsi	Individual	Consolidated	Individual	Consolidated	
Core Capital	32,641,997	44,187,414	32,395,092	42,752,113	
Total Exposure	222,661,515	266,634,567	210,143,251	253,913,106	
Leverage Ratio	14.66%	16.57%	15.42%	16.84%	

## LEVERAGE RATIO REPORT PT. BANK SMBC INDONESIA, Tbk as of 31 December 2024 Audited (in million rupiah)



No.	Description	Amount	
		Individual	Consolidated
1	Total assets in published financial statements. (gross amont before deduction of Impairement)	205,560,137	247,008,327
	Adjustment		
2	Adjustment for investment in banking, financial institution, insurance company and / other entities		
	that are consolidated for accounting purposes but outside the scope of stipulated Finacial Service Authority	-	-
3	Adjustment for collecting amount of financial asset or syariah asset as the underlying which have		
	been divert into the asset securitization to meet the qualification for sale of without recourse of		
	prudendce during the securitization asset activity for commercial bank.	-	-
4	Adjustment for temporary exception in regards with the placement in Bank Indonesia to meet the		
	minimum reserve requirements stipulations (if any)		
5	Adjustment for fiduciay asset that recognized as the balance sheet component based on the		
	financial accounting standard however not included in Leverage Ratio calculation		
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date	-	-
7	Adjustment for eligible cash pooling transactions that fulfill the requirement as stipulated in Financial Service Authority regulation.	-	-
8	Adjustment for exposure amount of derivative transaction	2,565,914	2,235,241
9	Adjustment for exposure amount of Securities Financing Transaction (SFT) exposure for an example		
	Reverse Repo transactions	-	-
10	Adjustment for exposure amount of Off Balance Transaction converts with Credit Conversions Factor		
		26,170,297	26,187,300
11	Prudent valuation adjustments as the deduction of capital and impairment	(11,634,833)	(8,796,301)
12	Other Adjustments	-	-
13	Total Exposure in Leverage Ratio Calculation (Sum row 1 + row 2 until row 12)	222,661,515	266,634,567



including the exposure of Derivative Transaction and exposure of SFT (Gross annount Defore deduction of Impailment)  Revaluation for derivative collateral which given to other party which impacted decrement of total exposure in Balance Sheet because due to implementation of Financial Accounting Standard  (Deduction of receivables related with cash variation margin which provided in derivatives transactions)  (Appliament for receivables related with cash variation margin which provided in derivatives transactions that are recognised as an assort.  (Appliament for receivables related with cash variation margin which provided in derivatives transactions of the certain assists in accordance with Financial Accounting  (Baset that has been calculated as a defluction factor of Core Capital as stated an Financial Service Automatic Service and Capital as stated and Financial Service Automatic Service (Capital as a stated and Financial Service Automatic Service		Description	Indiv	idual	Conso	lidated
1 Asset Spopusire in the Financial Statement Including the guarantee, but not including the peopuser of PET (FOSS amount before deduction of Impairment) 2 Recollation for derivative Collateral Which given to other party which impacted decrement of total exposure in Balance Sheet because due to implementation of Financial Accounting Standard and available of the Petrophysion of Financial Accounting Standard and increased and a securities financing a transactions star are recognised as an asset) 3 (Beduction of Freezibed Standard and and a securities financing a transactions star are recognised as an asset) 3 (Beduction of Freezibed Standard and accounting Standard Counting Counting Standard Counting Standard Counting Counting Standard Counting Counting Standard Counting Standard Counting Counti			T	T - 1	T	T - 1
including the eposure of Derivative Transaction and exposure of SET (Cross amount before deduction of Impairment)  Revolution for derivative Collaboral which igner to other party which impacted decrement of total eposure in Balance Sheet because due to implementation of Financial Accounting Standard  (Deduction of receivables related with cash variation margin which provided in derivatives transactions)  1. Application of receivables related with cash variation margin which provided in derivatives transactions that are encognised as an assert of the certain asserts in accordance with Financial Accounting Standard of Repulsion of receivables related with cash variation margin which provided in derivatives transactions that are encognised as an assert of the certain asserts in accordance with Financial Accounting Standard on Financial Service Authority regulation regarding the obligation of minimum capital reserve for commercial bank)  7. Total asset Esposure in Financial Statement  192,507,852  180,298,345  236,463,901  220,05  220,05  220,05  221  8. Replacement cost associated with all derivatives transaction in where has a variation amaging that application or has an appearent for entraing in diffile the certain condition.  9. Addion amaging that application or has an appearent for entraing in diffile the certain condition.  9. Addion amaginet that application or has an appearent for entraing in diffile the certain condition.  12. (Algustment for accidation and accidation with extend throught central counterparty (CCF) the notional amount the effectively done with netting and deduction of add-on for enting of derivative resisted with SFT Asset which refer to calculation of current eposure in accordance with the attachment of this Financial Service Authority regulation.  12. (Algustment for accidation of current eposure in accordance with the attachment of this Financial Service Authority regulation.  13. Total Derivatives Exposure  14. (Gross SFT assets)  15. (Nett amounts of cash payables and cash receivable		Asset Exposure in F	inancial Statement			
2 Revaluation for derivative calasteral which given to other party which impacted decrement of total exposure in Balance Sheet because due to implementation of Financial Accounting Standard  1 Opeduction or receivables related with cash variation margin which provided in derivatives transactions)  1 Apalitament for securities received under exposure of securities financing transactions that are recognised as an asset)  1 Impairement of the certain asset in accordance with Financial Accounting  2 Standard  2 Impairement of the certain asset in accordance with Financial Accounting  3 (3,016,696)  3 (3,293,458)  4 (2,884,401)  3 (3,11)  5 Impairement of the certain asset in accordance with Financial Accounting (3,016,696)  5 Impairement of the certain asset in accordance with Financial Accounting (3,016,696)  6 (Asset that has been calculated as a deduction factor of Core Capital as stated on Financial Service Authority regulation regarding the obligation of minimum capital reserve for commercial bank)  7 Total asset Exposure in Financial Statement  8 Replacement cost associated with all derivatives transaction in where has a valuation margin that applicable or has an agreement for netting in fulfill the standard and applicable or has an agreement for netting in fulfill the part of exposure of Derivative Transaction in which settled throught central counterparty (CPP)  10 (Exempted of exposure of Derivative transaction which settled throught central counterparty (CPP)  11 Adjustment of effective entional amount from credit derivatives (Application of add-on for relling of derivative credit transaction)  12 (Exempted of exposure of Derivative transaction which settled throught central counterparty (CPP)  13 Total Derivatives Exposure  14 (Gross SFT assets)  15 (Net amounts of cash payables and cash receivables)  16 (Credit Risk due to failure from the other party related with SFT Asset which refer to calculation of current exposure in accordance with the attachment of this Financial Service Authority regulation amo	1	including the exposure of Derivative Transaction and exposure of SFT (Gross	204,142,685	192,249,787	245,260,202	233,298,862
of Financial Accounting Standard  (Deduction of receivables resided with cash variation margin which provided in derivatives transactions)  (Adaptisment for securities received under exposure of securities financing transactions that are recognised as an asset)  Impairement of the certain asset in accordance with Financial Accounting  (3,016,696)  (3,293,458)  (5,911,900)  (6,12  Standard  (Asset that has been calculated as a deduction factor of Core Capital as stated on Financial Service Authority regulation regarding the obligation of minimum capital reserve for commercial bank)  7 Total asset Exposure in Financial Statement  Sum of rows to 6  Derivative Transaction Exposure  8 Replacement cost associated with all derivatives transaction in where has a variation margin that applicable or has an agreement for netting in fulfill the certain condition. Fig. 3 and 3	2	Revaluation for derivative collateral which given to other party which impacted	-	-	-	-
derivatives transactions    A [Adjustment for securities received under exposure of securities financing transactions that are recognised as an asset)	•	of Financial Accounting Standard				
transactions that are recognised as an asset]   transaction state are recognised as an asset]   transaction state are recognised as an asset]   supplies that has been calculated as a deduction factor of Core Capital as stated   (8,518,137)   (8,557,984)   (2,884,401)   (3,11		derivatives transactions)	-	-	-	-
Standard 6 (Asset that has been calculated as a deduction factor of Core Capital as stated on Financial Service Authority regulation regarding the obligation of minimum capital reserve for commercial bank)  7 Total asset Exposure in Financial Statement Sum of rows 1 to 6  8 Replacement cost associated with all derivatives transaction in where has a vastation margin that applicable or has an agreement for netting in fulfill the certain condition.  9 Add on amounts for FFE associated with all derivatives transactions (Exempted of exposure of Derivative transactions which settled throught central counterparty (CCP!)  11 Adjustment of effective notional amount from credit derivatives 12 (Adjustment of effective notional amount from credit derivatives 13 Total Derivatives Exposure  14 Gross SFT assets  Sum of rows 2 to 12  Securities Financing Transaction (SFT) Exposure  15 (Next amounts of cash payables and cash receivables)  16 (Credit Risk due to failure from the other party related with SFT Asset which refer to calculation of current exposure in accordance with the attachment of this Financial Service Authority regulation.  18 Total SFT Exposure  Sum of rows 14 to 17  Other Off-Balance Sheet Transactions Exposure  19 All of Commitment amount or Contigency amount, Gross amount before impairment deduction  10 (Adjustment with the result of multipliation amount between Commitment and 120 (Adjustment with the result of multipliation amount between Commitment and 120 (Replacement with the result of multipliation amount between Commitment and 120 (Replacement with the result of multipliation amount between Commitment and 120 (Replacement in Bank Indonesia in regards with the Hulliment of Minimum Reserve Requirements (I family 16 (Replacement in Bank Indonesia in regards with the Hulliment of Minimum Reserve Requirements (I family 16 (Replacement in Bank Indonesia to meet Minimum Reserve Requirements from in Each Indonesia to meet Minimum Reserve Requirements from Indonesia to meet Minimum Reserve Requirements from Ind		transactions that are recognised as an asset)	(3.016.696)	(3 203 458)	(5 911 900)	(6,123,632)
on Financial Service Authority regulation regarding the obligation of minimum capital reserve for commercial bank)  7 Total asset Exposure in Financial Statement  Sum of rows 1 to 6  Derivative Transaction Exposure  8 Replacement cost associated with all derivatives transaction in where has a variation margin that applicable or has an agreement for netting in fulfill the certain condition.  9 Add on amounts for FFE associated with all derivatives transactions and amounts for FFE associated with all derivatives transactions (Exempted of exposure of Derivative transaction which settled throught central counterparty (CCP)  11 Adjustment of effective notional amount from credit derivatives of the counterparty (CCP)  12 (Adjustment for effective notional amount than effectively done with netting and deduction of add on for selling of derivative credit transaction)  13 Total Derivatives Exposures  Sum of rows 8 to 12  Securities Financing Transaction (SFT) Exposure  14 (Gross SFT assets  Securities Financing Transaction (SFT) Exposure  15 (Nett amounts of cash payables and cash receivables)  16 (Credit Risk due to failure from the other party related with SFT Asset which refer to calculation of current exposure in accordance with the attachment of this Financial Service Authority regulation.  18 Total SFT Exposure  19 All of Commitment amount or Contigency amount, Gross amount before impairment deduction  19 (All of Commitment amount or Contigency amount, Gross amount before impairment deduction (43,266) (57,884) (116,660,330) (120,997,574) (116,760) (116,		Standard				(3,119,108)
Total asset Exposure in Financial Statement   192,507,852   180,298,345   236,463,901   224,05	O	on Financial Service Authority regulation regarding the obligation of minimum	(0,010,137)	(0,037,304)	(2,004,401)	(3,113,100)
Derivative Transaction Exposure	7		192.507.852	180.298.345	236.463.901	224,056,122
8 Replacement cost associated with all derivatives transaction in where has a valation margin that applicable or has an agreement for netting in fulfill the certain condition. 9 Add-on amounts for PFE associated with all derivatives transactions 10 (Exempted of exposure of Derivative transaction which settled throught central counterparty (CPT) 11 Adjustment of effective notional amount from credit derivatives 12 (Adjustment for notional amount from credit derivatives 13 (Adjustment for notional amount than effectively done with netting and deduction of add-on for selling of derivative credit transaction) 13 Total Derivatives Exposures 14 Gross SFT assets 15 (Nett amounts of cash payables and cash receivables) 16 (Credit Risk due to failure from the other party related with SFT Asset which refer to calculation of current exposure in accordance with the attachment of this Financial Service Authority regulation. 18 Total SFT Exposure 19 All of Commitment amount or Contigency amount, Gross amount before Information amount between Commitment and (120,844,548) (116,660,330) (120,997,574) (116,76 Contigency and CFT then deducted with Impairment) 20 (Adjustment with the result of multipliation amount between Commitment and Information amount of Contigency and CFT then deducted with Impairment Information amount of Con				., .,,,,,,		, , , , , , , , , , , , , , , , , , , ,
9 Add-on amounts for PFE associated with all derivatives transactions (Exempted of exposure of Derivative transaction which settled throught central counterparty (CCP) 1 11 Adjustment of effective notional amount from credit derivatives 1	8	Replacement cost asscociated with all derivatives transaction in where has a vatiation margin that applicable or has an agreement for netting in fulfill the		2,318,437	1,978,143	2,318,437
counterparty (CCP) Adjustment of effective notional amount from credit derivatives 12 (Adjustment for notional amount tha effectively done with netting and deduction of add-on for selling of derivative credit transaction) 13 Total Derivatives Exposures Sum of rows 8 to 12  Securities Financing Transaction (SFT) Exposure  14 Gross SFT assets 15 (Nett amounts of cash payables and cash receivables) 16 Credit Risk due to failure from the other party related with SFT Asset which refer to calculation of current exposure in accordance with the attachment of this Financial Service Authority regulation. 17 Exposure as an SFT agent 18 Total SFT Exposure Sum of rows 14 to 17  Other Off-Balance Sheet Transactions Exposure  19 All of Commitment amount or Contigency amount, Gross amount before impairment deduction (Adjustment with the result of multipliation amount between Commitment and Contigency and CCF then deducted with Impairment)  20 (Adjustment with the result of multipliation amount between Commitment and Financial Accounting Standard)  21 (Impairment from the Off Balance Sheet Transaction in accordance with (43,266) (57,484) (43,266		Add-on amounts for PFE associated with all derivatives transactions	2,005,223	1,948,046 -	2,005,223	1,948,046
deduction of add-on for selling of derivative credit transaction	11	counterparty (CCP) )	-	-	-	-
Sum of rows 8 to 12   Securities Financing Transaction (SFT) Exposure		deduction of add-on for selling of derivative credit transaction)	-	-	-	-
14   Gross SFT assets   (Nett amounts of cash payables and cash receivables)   -   -   -   -   -   -   -   -   -	13	Sum of rows 8 to 12			3,983,366	4,266,483
15 (Nett amounts of cash payables and cash receivables) 16 Credit Risk due to failure from the other party related with SFT Asset which refer to calculation of current exposure in accordance with the attachment of this Financial Service Authority regulation. 17 Exposure as an SFT agent 18 Total SFT Exposure Sum of rows 14 to 17  19 All of Commitment amount or Contigency amount, Gross amount before impairment deduction (Adjustment with the result of multipliation amount between Commitment and Contigency and CCF then deducted with impairment) 20 (Adjustment with the result of multipliation amount between Commitment and Contigency and CCF then deducted with impairment) 21 (Impairment from the Off Balance Sheet Transaction in accordance with financial Accounting Standard) 22 Total Other Off-Balance Sheet Transaction in accordance with (43,266) (57,484) (43,266) (57,484) (43,266) (57,484) (43,266) (57,484) (43,266) (57,484) (43,266) (58,484) (43,266) (58,484) (43,266) (58,484) (43,266) (58,484) (43,266) (58,484) (43,266) (58,484) (43,266) (58,484) (43,266) (58,484) (43,266) (58,484) (43,266) (58,484) (43,266) (58,484) (43,266) (58,484) (43,266) (58,484) (43,266) (58,484) (43,266) (58,484) (58,48			nsaction (SFT) Exposur	e		
16 Credit Risk due to failure from the other party related with SFT Asset which refer to calculation of current exposure in accordance with the attachment of this Financial Service Authority regulation.  17 Exposure as an SFT agent  18 Total SFT Exposure Sum of rows 14 to 17  19 All of Commitment amount or Contigency amount, Gross amount before impairment deduction (Adjustment with the result of multipliation amount between Commitment and (120,844,548) (116,660,330) (120,997,574) (116,760,760) (116,760,774) (116,760,7754) (11			-	-	-	-
refer to calculation of current exposure in accordance with the attachment of this Financial Service Authority regulation.  17 Exposure as an SFT agent  18 Total SFT Exposure Sum of rows 14 to 17  Cother Off-Balance Sheet Transactions Exposure  19 All of Commitment amount or Contigency amount, Gross amount before Indigent in Ind			-	-	-	-
this Financial Service Authority regulation. Exposure as an SFT agent  Total SFT Exposure Sum of rows 14 to 17  Other Off-Balance Sheet Transactions Exposure  19 All of Commitment amount or Contigency amount, Gross amount before Inpairment deduction (Adjustment with the result of multipliation amount between Commitment and Contigency and CCF then deducted with Impairment) (Impairment from the Off Balance Sheet Transaction in accordance with Inpairment from the Off Balance Sheet Transaction in accordance with Inpairment from the Off Balance Sheet Transaction in accordance with Inpairment from the Off Balance Sheet Transaction in accordance with Inpairment from the Off Balance Sheet Transaction in accordance with Inpairment from the Off Balance Sheet Transactions Exposures  21 (Impairment from the Off Balance Sheet Transaction in accordance with Inpairment from the Off Balance Sheet Transactions Exposures  22 Total Other Off-Balance Sheet Transactions Exposures  23 Core Capital Total Exposure  24 Total Exposure (7+ 13+ 18+22)  25 Capital and Total Exposure  25 Leverage Ratio includes the effect from adjustment of temporarily exception from placement in Bank Indonesia in regards with the fulfillment of Minimum Reserve Requirements (if any)  25 Leverage Ratio not includes the effect from adjustment of temporarily exception from placement in Bank Indonesia to meet Minimum Reserve Requirements provisions (if there is)  26 Minimum value of Leverage Ratio  38 3% 3% 3% 3%	16	, ,	-	-	-	-
17 Exposure as an SFT agent  18 Total SFT Exposure Sum of rows 14 to 17  Other Off-Balance Sheet Transactions Exposure  19 All of Commitment amount or Contigency amount, Gross amount before 147,058,111 142,296,237 147,228,140 142,41 Impairment deduction (Adjustment with the result of multipliation amount between Commitment and Contigency and CCF then deducted with Impairment)  21 (Impairment from the Off Balance Sheet Transaction in accordance with 43,266) (57,484) (43,266) (43,266) (43,266) (43,266) (43,266) (43,266) (43,266) (43,266) (43,266) (		·				
Total SFT Exposure Sum of rows 14 to 17  Other Off-Balance Sheet Transactions Exposure    19	17	, -	_	_	_	_
Sum of rows 14 to 17  Other Off-Balance Sheet Transactions Exposure  19 All of Commitment amount or Contigency amount, Gross amount before Inpairment deduction (Adjustment with the result of multipliation amount between Commitment and Contigency and CCF then deducted with Impairment)  20 (Adjustment with the result of multipliation amount between Commitment and Contigency and CCF then deducted with Impairment)  21 (Impairment from the Off Balance Sheet Transaction in accordance with Financial Accounting Standard)  22 Total Other Off-Balance Sheet Transactions Exposures Sum of rows 19 to 21  Capital and Total Exposure  23 Core Capital 32,641,997 32,395,092 44,187,414 42,75 222,661,515 210,143,251 266,634,567 253,91  Leverage Ratio includes the effect from adjustment of temporarily exception from placement in Bank Indonesia in regards with the fulfillment of Minimum Reserve Requirements (if any)  24 Minimum value of Leverage Ratio  25 Minimum value of Leverage Ratio  36 Minimum value of Leverage Ratio  37 All of Commitment amount or Contigency amount, Gross amount before 147,058,111 142,296,237 147,228,140 142,41						
19 All of Commitment amount or Contigency amount, Gross amount before Inpairment deduction 20 (Adjustment with the result of multipliation amount between Commitment and Contigency and CCF then deducted with Impairment) 21 (Impairment from the Off Balance Sheet Transaction in accordance with Financial Accounting Standard) 22 Total Other Off-Balance Sheet Transactions Exposures Sum of rows 19 to 21 23 Core Capital 24 Total Exposure (7+ 13+ 18 +22) 25 Leverage Ratio includes the effect from adjustment of temporarily exception from placement in Bank Indonesia in regards with the fulfillment of Minimum Reserve Requirements (if any) 26 Minimum value of Leverage Ratio 37 Minimum value of Leverage Ratio 38 Minimum value of Leverage Ratio 38 Minimum value of Leverage Ratio 38 Minimum value of Leverage Ratio 39 (120,997,574) 41,16,660,330) 41,16,660,330) 42,116,660,330) 43,116,660,330) 44,12,241 43,266) 43,266) 44,266) 45,7484) 44,266) 45,7484) 44,266) 46,32,660 47,32,660 48,32,660			-	-	-	-
Impairment deduction (Adjustment with the result of multipliation amount between Commitment and Contigency and CCF then deducted with Impairment)  21 (Impairment from the Off Balance Sheet Transaction in accordance with (43,266) (57,484) (43,266) (5 Financial Accounting Standard)  22 Total Other Off-Balance Sheet Transactions Exposures Sum of rows 19 to 21  Capital and Total Exposure  23 Core Capital 32,641,997 32,395,092 44,187,414 42,75 210,143,251 266,634,567 253,91  Leverage Ratio  25 Leverage Ratio includes the effect from adjustment of temporarily exception from placement in Bank Indonesia in regards with the fulfillment of Minimum Reserve Requirements (if any)  26 Minimum value of Leverage Ratio   (116,660,330) (120,997,574) (116,766 (116,766) (11		Other Off-Balance Sheet	Transactions Exposur	e		
Contigency and CCF then deducted with Impairment)  21 (Impairment from the Off Balance Sheet Transaction in accordance with Financial Accounting Standard)  22 Total Other Off-Balance Sheet Transactions Exposures Sum of rows 19 to 21  23 Core Capital 24 Total Exposure (7+ 13+ 18 +22)  25 Leverage Ratio includes the effect from adjustment of temporarily exception from placement in Bank Indonesia in regards with the fulfillment of Minimum Reserve Requirements (if any)  25 Leverage Ratio not includes the effect from adjustment of temporarily exception from placement in Bank Indonesia to meet Minimum Reserve Requirements provisions (if there is)  26 Minimum value of Leverage Ratio  27 (43,266) (57,484) (43,266) (43,266		Impairment deduction				142,417,012
Financial Accounting Standard)  22 Total Other Off-Balance Sheet Transactions Exposures Sum of rows 19 to 21  Capital and Total Exposure  23 Core Capital Total Exposure (7+ 13+ 18 +22)  24 Total Exposure (7+ 13+ 18 +22)  Leverage Ratio  25 Leverage Ratio includes the effect from adjustment of temporarily exception from placement in Bank Indonesia in regards with the fulfillment of Minimum Reserve Requirements (if any)  25 Leverage Ratio not includes the effect from adjustment of temporarily exception exception from placement in Bank Indonesia to meet Minimum Reserve Requirements provisions (if there is)  26 Minimum value of Leverage Ratio  37 3% 38 3% 38 3% 38 3%	20	i ,	(120,844,548)	(116,660,330)	(120,997,574)	(116,769,027)
22 Total Other Off-Balance Sheet Transactions Exposures Sum of rows 19 to 21  Capital and Total Exposure  23 Core Capital Total Exposure (7+ 13+ 18 +22)  24 Total Exposure (7+ 13+ 18 +22)  25 Leverage Ratio includes the effect from adjustment of temporarily exception from placement in Bank Indonesia in regards with the fulfillment of Minimum Reserve Requirements (if any)  25 Leverage Ratio not includes the effect from adjustment of temporarily exception from placement in Bank Indonesia to meet Minimum Reserve Requirements provisions (if there is)  26 Minimum value of Leverage Ratio  27 Samuel Capital 26,170,297 25,78,423 26,187,300 25,599  28 Leverage Ratio 10,104,511 20,104,512 266,634,567 253,91  29 Leverage Ratio includes the effect from adjustment of temporarily 14.66% 15.42% 16.57% 16.84% 16	21	, ,	(43,266)	(57,484)	(43,266)	(57,484)
Sum of rows 19 to 21   26,170,297   25,578,423   26,187,300   25,59	22					
23 Core Capital 24 Total Exposure (7+ 13+ 18+22)  25 Leverage Ratio includes the effect from adjustment of temporarily exception from placement in Bank Indonesia in regards with the fulfillment of Minimum Reserve Requirements in Bank Indonesia to meet Minimum Reserve Requirements provisions (if there is)  26 Minimum value of Leverage Ratio  32,641,997 222,661,515 210,143,251 266,634,567 253,91 266,634,567 2		Sum of rows 19 to 21	26,170,297	25,578,423	26,187,300	25,590,501
24 Total Exposure (7+ 13+ 18 + 22)  Leverage Ratio  Leverage Ratio  Leverage Ratio  Leverage Ratio includes the effect from adjustment of temporarily exception from placement in Bank Indonesia in regards with the fulfillment of Minimum Reserve Requirements (if any)  Leverage Ratio not includes the effect from adjustment of temporarily exception from placement in Bank Indonesia to meet Minimum Reserve Requirements provisions (if there is)  Minimum value of Leverage Ratio  222,661,515  210,143,251  266,634,567  253,91  16.84%  15.42%  16.57%  16.84%  16.84%  253,91  26,634,567  26,634,567		Capital and To	otal Exposure			
Leverage Ratio  25 Leverage Ratio includes the effect from adjustment of temporarily exception from placement in Bank Indonesia in regards with the fulfillment of Minimum Reserve Requirements (if any)  25a Leverage Ratio not includes the effect from adjustment of temporarily exception from placement in Bank Indonesia to meet Minimum Reserve Requirements provisions (if there is)  26 Minimum value of Leverage Ratio 3% 3% 3% 3% 3%	23	Core Capital	32,641,997	32,395,092	44,187,414	42,752,113
25   Leverage Ratio includes the effect from adjustment of temporarily exception from placement in Bank Indonesia in regards with the fulfillment of Minimum Reserve Requirements (if any)	24	Total Exposure (7+ 13+ 18 +22)	222,661,515	210,143,251	266,634,567	253,913,106
from placement in Bank Indonesia in regards with the fulfillment of Minimum Reserve Requirements (if any)  25a Leverage Ratio not includes the effect from adjustment of temporarily exception from placement in Bank Indonesia to meet Minimum Reserve Requirements provisions (if there is)  26 Minimum value of Leverage Ratio  38 3% 3% 3%						
25a   Leverage Ratio not includes the effect from adjustment of temporarily exception from placement in Bank Indonesia to meet Minimum Reserve Requirements provisions (if there is)   26   Minimum value of Leverage Ratio   3%   3%   3%   3%   3%	25	from placement in Bank Indonesia in regards with the fulfillment of Minimum	14.66%	15.42%	16.57%	16.84%
26   Minimum value of Leverage Ratio   3%   3%   3%	25a	Leverage Ratio not includes the effect from adjustment of temporarily exception from placement in Bank Indonesia to meet Minimum Reserve	14.66%	15.42%	16.57%	16.84%
	26		3%	3%	3%	3%
■ 47 IDEGINE IN LEVELORE DAND VALUE I N/A I N/A I N/A I N/A I N/A	27	Bearing to Leverage Ratio value	N/A	N/A	N/A	N/A

	Disclosure of A	verage Value		
28	Average value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash			
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			
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) average 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)			
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) average 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)			
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) average 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)			
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) average 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)			
	Qualitative	e Analysis		

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