## PT. BANK BTPN, Tbk per 31 March 2021 (in million Rupiah)



	31 March 2021		31 December 2020		
Deskripsi	Individual	Consolidated	Individual	Consolidated	
Core Capital	26,165,320	30,421,812	25,588,377	29,426,916	
Total Exposure	179,512,450	196,657,600	189,283,037	205,390,509	
Leverage Ratio	14.58%	15.47%	13.52%	14.33%	

## LEVERAGE RATIO REPORT PT. BANK BTPN, Tbk per 31 March 2021 (in million rupiah)



No.	Description	Jumlah	
		Individual	Consolidated
	Total assets in published financial statements. ( gross amont before deduction of Impairement) Adjustment	161,218,273	178,000,165
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	1,847,973	1,847,973
9	Adjustment for exposure amount of <i>Securities Financing Transaction</i> (SFT) exposure for an example Reverse Repo transactions	-	-
10	Adjustment for exposure amount of Off Balance Transaction converts with Credit Conversions		
	Factor	21,123,405	21,123,405
11	Prudent valuation adjustments as the deduction of capital and impairment	(4,677,201)	(4,313,943)
12	Other Adjustments		
13	Total Exposure in Leverage Ratio Calculation (Sum row 1 + row 2 until row 12)	179,512,450	196,657,600

## LEVERAGE RATIO REPORT PT. BANK BTPN, Tbk per 31 March 2021

DENT SMBC A MEMBER OF SMBC Group

(in million rupiah)

Asset Exposure in the Financial Statement including the guarantee, but not including the exposure of Derivative Transaction and exposure of ST (Gross amount before deduction of Impairment)  Revaluation for derivative Collectar within (given to other party which impacted decrement of total seposure in Balance Sheet because due to implementation of Financial Accounting Standard can desire the state of Financial Accounting Standard and Caroline (Standard) class transactions of Financial Accounting Standard and Evaluation and Accounting Standard and Evaluation Standard Evaluation Standard Standard Evaluation Standard Standard Caroline Standard (Evaluation Standard Standard Caroline Sta	Consolidated		Individual		Description	
1 Asset Encouver in the Financial Statement including the guarantee, but not including the exposure of Deviative Transaction and exposure of SFT (Gross amount before diduction of impairment) 2 Revaluation for derivative Collectary Which given to other party which impacted decrement of total exposure in Balance Sheet because due to implementation of Financial Accounting Standard 3 (Deduction of receivables related with cash variation margin which provided in derivatives transactions) 4 (Adjustment for securities received under exposure of securities financing transactions that are recognised as an asset) in accordance with Financial Accounting Standard 6 (Asset that has been calculated as a deduction factor of Core Capital as stated on Financial Serice 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 875,225 (2,579,318) (1,033,953) is under from \$1.0.5. 8 Replacement cost associated with all derivatives transaction in where has a 875,225 (2,579,318) (3,279,990) is under from \$1.0.5. 9 Add-on amounts for PPE associated with all derivatives transactions in where has a 875,225 (2,579,318) (3,279,378,888 18) (4,579,378,378,378,378,379,379,379,379,379,379,379,379,379,379	T-1	Т	T-1	Т	·	
Including the exposure of Derivative Transaction and exposure of SFT (Gross amonute before deduction of Impairment)  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)  (Alojistment for securities received under exposure of securities financing transactions that are recognised as an asset)  Impairment of the certain assets in accordance with Financial Accounting (2,24,635) (2,579,318) (3,279,990) (3,379,990)  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 frows 1 to 6  Derivative Transaction Exposure  8 Replacement cost associated with all derivatives transaction in where has a visitation margin that applicable or has an agreement for netting in fulfill the certain condition.  9 Add-on amounts for PEF associated with all derivatives transaction functions and anomalisms of PEF associated with all derivatives transaction in where has a continuous continu				cial Statement		
2 Revoluation for derivative collateral which given to other party which impacted decrement of total expoure in Balances beet because due to implementation of Financial Accounting Standard  () Ceduction of receivables related with cash variation margin which provided in derivatives transactions of Financial Accounting Standard  () Alajustment for securities received under exposure of securities financing transactions that are recognised as an asset)  Impairement of the certain assets in accordance with Financial Accounting  Standard  () Alaster than the 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 11 to 2007  8 Replacement cost associated with all derivatives transaction in where has a writing or that applicable or has an agreement for necting in fulfill the strain condition.  9 Action of the properties of the condition of PPE associated with all derivatives transactions (Learney Corp.)  10 [Cleampted of exposure of Derivative transaction which settled throught central counterparty (CPP)]  11 Adjustment of effective notional amount from credit derivatives (Counterparty (CPP))  12 Adjustment of effective notional amount from credit derivatives (Counterparty (CPP))  13 Total Derivative Stoposure  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  19 All of Commitment amount or Contigency amount, Gross amount before impairment deduction  10 (Impairment deduction with majorment)  21 (Impairment demotrate the party related with Exposure Sum of rows 18 to 12 (Sp. 13, 14, 14, 14)  22 (Corp. Sp. 13, 14, 14, 14)  23 (Core Capital From the Off Balance Sheet Transaction in acc	1 185,677,704	177,371,831	169,840,280	160,589,939	including the exposure of Derivative Transaction and exposure of SFT (Gross	1
Ceduction of receivables related with cash variation margin which provided in derivatives transactions of the certain secerities received under exposure of securities financing transactions that are received under exposure of securities financing transactions that are received under exposure of securities financing (2,524,635) (2,579,318) (3,279,990) (1,332,953) (2,579,318) (3,279,990) (1,579,329) (2,579,318) (3,279,990) (1,579,329)	-	-	-	-	Revaluation for derivative collateral which given to other party which impacted decrement of total exposure in Balance Sheet because due to implementation	2
4 Adjustment for securities received under exposure of securities financing transactions that are receipted as an asset) 5 Impairement of the certain assets in accordance with Financial Accounting (2,524,635) (2,579,318) (3,279,990) (1,337,990) (	-	-	-	-	3 (Deduction of receivables related with cash variation margin which provided in	3
Impairement of the certain assets in accordance with Financial Accounting   (2,524,635)   (2,579,318)   (3,279,990)   (1,635,455)   (1,633,953)   (1,633,9	-	-	-	-	4 (Adjustment for securities received under exposure of securities financing	4
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.  Add-on amounts for PFE associated with all derivatives transactions  1,600,582  1,283,527  875,725  875,7	0) (3,428,808	(3,279,990)	(2,579,318)	(2,524,635)	5 Impairement of the certain assets in accordance with Financial Accounting	5
Total asset Exposure in Financial Statement Sum of rows 1 to 6  Perivative Transaction Exposure  Replacement cost associated with all derivatives transaction in where has a 875,725 vatiation margin that applicable or has an agreement for netting in fulfill the certain condition.  Advisor amounts for PFE associated with all derivatives transactions  (Exempted of exposure of Derivative transaction which settled throught central counterparty (CCP)  Adjustment of effective notional amount from credit derivatives  Adjustment of effective notional amount from credit derivative deduction of add on for selling of derivative credit transaction)  Total Derivatives Exposures Sum of rows 8 to 12  Securities Financing Transaction (SFT) Exposure  (Nett amounts of cash payables and cash receivables)  (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.  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 110,820,969 107,509,309	(1,063,121	(1,033,953)	(2,182,659)	(2,152,566)	on Financial Service Authority regulation regarding the obligation of minimum	6
Replacement cost associated with all derivatives transaction in where has a strain condition.	101 105 775	172.057.000	165.079.202	155 012 729	7 Total asset Exposure in Financial Statement	7
Replacement cost associated with all derivatives transaction in where has a vatation margin that applicable or has an agreement for netting in fulfill the certain condition.  Add-on amounts for PFE associated with all derivatives transactions  Add-on amounts for PFE associated with all derivatives transactions  1,600,582  1,337,060  1,600,582  1,2476,307  2,220,587  2,476	8   181,185,775	173,037,000	103,076,303			
Add-on amounts for PFE associated with all derivatives transactions  1,600,582 1,337,060 1,600,582  1,600,582 1,337,060 1,600,582  1,600,582 1,337,060 1,600,582  1,337,060 1,600,582  1,337,060 1,600,582  1,337,060 1,600,582  1,337,060 1,600,582  1,337,060 1,600,582  1,337,060 1,600,582  1,337,060 1,600,582  1,337,060 1,600,582  1,337,060 1,600,582  1,337,060 1,600,582  1,337,060 1,600,582  1,337,060 1,600,582  1,600,582  1,600,582  1,337,060 1,600,582  1,337,060 1,600,582  1,600,58	5 1,283,527	875,725	1,283,527		8 Replacement cost associated with all derivatives transaction in where has a vatiation margin that applicable or has an agreement for netting in fulfill the	8
11 Adjustment of effective notional amount from credit derivatives 12 (Adjustment for notional amount the affectively 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. 17 Exposure as an SFT agent 18 Total SFT Exposure 19 All of Commitment amount or Contigency amount, Gross amount before 10 (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 (38,510) (38,031) (38,031) (	1,337,060	1,600,582 -	1,337,060 -	1,600,582 -	9 Add-on amounts for PFE associated with all derivatives transactions	
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 (Nett amounts of cash payables and cash receivables) 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 110,820,969 107,509,309 110,820,969 10	-	-	-	-	Adjustment of effective notional amount from credit derivatives	
Sum of rows 8 to 12  Securities Financing Transaction (SFT) Exposure  14 Gross SFT assets  (Nett amounts of cash payables and cash receivables)  15 (Rett 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  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 (38,510) (38,031) (38,510) Financial Accounting Standard)  22 Total Other Off-Balance Sheet Transactions Exposures  Sum of rows 19 to 21  Capital and Total Exposure  23 Core Capital  24 Total Exposure (7+13+18+22)  Leverage Ratio  25 Leverage Ratio includes the effect from adjustment of temporarily from placement in Bank Indonesia in regards with the fulfillment of Minimum Reserve Requirements provisions (if there is)	-	-	-	-	( ',''' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	12
Securities Financing Transaction (SFT) Exposure						13
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  19 All of Commitment amount or Contigency amount, Gross amount before 110,820,969 107,509,309 110,820,969 107,5	7 2,620,587	2,4/6,30/	2,620,587			
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 I10,820,969 107,509,309 110,820,969 100, 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 Ginancial Accounting Standard) 22 Total Other Off-Balance Sheet Transaction in accordance with Ginancial Accounting Standard) 23 Core Capital Sum of rows 19 to 21  Capital and Total Exposure 24 Total Exposure (7+ 13+ 18+22)  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)  26 Everage Ratio not includes the effect from adjustment of temporarily exception Reserve Requirements (if any)	T -	_	_	tion (SF1) Exposure	·	1/1
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  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 Financial Accounting Standard)  22 Total Other Off-Balance Sheet Transactions Exposures  Sum of rows 19 to 21  Capital and Total Exposure  23 Core Capital  24 Total Exposure (7+ 13+ 18+22)  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)  26 Everage Ratio not includes the effect from adjustment of temporarily exception placement in Bank Indonesia to meet Minimum Reserve Requirements provisions (if there is)	_	_	_	-		
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 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 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)  26 Equirements provisions (if there is)	-	-	-	-	16 Credit Risk due to failure from the other party related with SFT Asset which	
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)  20 (Impairment from the Off Balance Sheet Transaction in accordance with Sinancial Accounting Standard)  21 (Impairment from the Off Balance Sheet Transaction in accordance with Sinancial Accounting Standard)  22 Total Other Off-Balance Sheet Transactions Exposures Sum of rows 19 to 21  Capital and Total Exposure  23 Core Capital 24 Total Exposure (7+ 13+ 18 +22)  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)  Leverage Ratio not includes the effect from adjustment of temporarily acception from placement in Bank Indonesia to meet Minimum Reserve Requirements provisions (if there is)	_	-	-	-		17
Other Off-Balance Sheet Transactions Exposure  19 All of Commitment amount or Contigency amount, Gross amount before 110,820,969 107,509,309 110,820,969 1						
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)  (Impairment from the Off Balance Sheet Transaction in accordance with Financial Accounting Standard)  Total Other Off-Balance Sheet Transactions Exposures  Sum of rows 19 to 21  Capital and Total Exposure  Capital and Total Exposure  Capital Exposure (7+ 13+ 18 +22)  Leverage Ratio includes the effect from adjustment of temporarily exception 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)	-	-	-	-		
Impairment deduction   (Adjustment with the result of multipliation amount between Commitment and Contigency and CCF then deducted with Impairment)   (89,659,054)   (85,887,131)   (89,659,054)   (80,				<del></del>		
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 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 (38,510)  27 (38,510)  28 (38,510)  29 (21,123,405)  21,123,405  21,1				, ,	Impairment deduction	
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)  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)	4) (85,887,131	(89,659,054)	(85,887,131)	(89,659,054)	' '	20
Sum of rows 19 to 21  Capital and Total Exposure  23   Core Capital   26,165,320   25,588,377   30,421,812   20,705,124,500   20,205,20	0) (38,031	(38,510)	(38,031)	(38,510)	Financial Accounting Standard)	
Capital and Total Exposure  23   Core Capital   26,165,320   25,588,377   30,421,812   22 24   Total Exposure (7+ 13+ 18+22)   179,512,450   189,283,037   196,657,600   20    Leverage Ratio					·	22
23   Core Capital 24   Total Exposure (7+ 13+ 18 +22)   26,165,320   25,588,377   30,421,812   20   179,512,450   189,283,037   196,657,600   20   20   20   20   20   20   20	5 21,584,147	21,123,405	21,584,147			
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 includes the effect from adjustment of temporarily exception from placement in Bank Indonesia to meet Minimum Reserve Requirements provisions (if there is)	2 29,426,916	20 421 912	25 500 277			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)  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)					· ·	
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)  14.58%  13.52%  15.47%  14.58%  13.52%  15.47%  14.58%  15.47%  14.58%	12,223,300	,,	,,			
Reserve Requirements (if any)  25a Leverage Ratio not includes the effect from adjustment of temporarily 14.58% 13.52% 15.47% 14 exception from placement in Bank Indonesia to meet Minimum Reserve Requirements provisions (if there is)	14.33%	15.47%	13.52%			25
exception from placement in Bank Indonesia to meet Minimum Reserve Requirements provisions (if there is)					Reserve Requirements (if any)	
	14.33%	15.47%	13.52%	14.58%	exception from placement in Bank Indonesia to meet Minimum Reserve	25a
26   Minimum value of Leverage Ratio 3% 3% 3% 3%	3%	3%	3%	3%	26 Minimum value of Leverage Ratio	26
· · · · · · · · · · · · · · · · · · ·	N/A					

	Disclosure of Avera	ge Value			
28	Biscissure of Afeig	<u>se value</u>			
20	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				
23	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 Analysis					