

LEVERAGE RATIO REPORT
PT. BANK BTPN, Tbk
per 30 September 2020
(in million Rupiah)



Deskripsi	30 September 2020		30 June 2020	
	Individual	Consolidated	Individual	Consolidated
Core Capital	24,841,573	29,083,754	24,399,835	28,405,557
Total Exposure	193,060,003	208,191,497	190,935,759	206,092,200
Leverage Ratio	12.87%	13.97%	12.78%	13.78%

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No.	Description	Jumlah	
		Individual	Consolidated
1	Total assets in published financial statements. (gross amont before deduction of Impairment)	174,935,815.00	189,809,248.00
	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 fiduciary 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	1,809,306.00	1,809,306.00
9	Adjustment for exposure amount of <i>Securities Financing Transaction</i> (SFT) exposure for an example <i>Reverse Repo</i> transactions	-	-
10	Adjustment for exposure amount of Off Balance Transaction converts with Credit Conversions Factor	20,547,531.00	20,547,531.00
11	Prudent valuation adjustments as the deduction of capital and impairment	(4,232,649.00)	(3,974,588.00)
12	Other Adjustments	-	-
13	Total Exposure in Leverage Ratio Calculation (Sum row 1 + row 2 until row 12)	193,060,003.00	208,191,497.00

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Description		Individual		Consolidated	
		T	T - 1	T	T - 1
Asset Exposure in Financial Statement					
1	Asset Exposure in the Financial Statement including the guarantee, but not including the exposure of Derivative Transaction and exposure of SFT (Gross amount before deduction of Impairment)	174,078,668	172,227,288	188,952,101	186,798,737
2	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	-	-	-	-
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)	-	-	-	-
5	Impairment of the certain assets in accordance with Financial Accounting Standard	(2,062,659)	(1,992,420)	(2,909,213)	(2,540,757)
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)	(2,169,990)	(2,189,229)	(1,065,375)	(1,055,899)
7	Total asset Exposure in Financial Statement Sum of rows 1 to 6	169,846,019	168,045,639	184,977,513	183,202,081
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.	1,197,767	1,302,396	1,197,767	1,302,396
9	Add-on amounts for PFE associated with all derivatives transactions	1,468,686	1,448,734	1,468,686	1,448,734
10	(Exempted of exposure of Derivative transaction which settled through central counterparty (CCP))	-	-	-	-
11	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	2,666,453	2,751,130	2,666,453	2,751,130
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 Contingency amount, Gross amount before Impairment deduction	99,979,195	89,656,271	99,979,195	89,656,270
20	(Adjustment with the result of multipliation amount between Commitment and Contingency and CCF then deducted with Impairment)	(79,396,840)	(69,487,568)	(79,396,840)	(69,487,568)
21	(Impairment from the Off Balance Sheet Transaction in accordance with Financial Accounting Standard)	(34,824)	(29,713)	(34,824)	(29,713)
22	Total Other Off-Balance Sheet Transactions Exposures Sum of rows 19 to 21	20,547,531	20,138,990	20,547,531	20,138,989
Capital and Total Exposure					
23	Core Capital	24,841,573	24,399,835.00	29,083,754	28,405,557
24	Total Exposure (7+ 13+ 18 +22)	193,060,003	190,935,759.00	208,191,497	206,092,200
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)	12.87%	12.78%	13.97%	13.78%
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)	12.87%	12.78%	13.97%	13.78%
26	Minimum value of Leverage Ratio	3%	3%	3%	3%
27	Bearing to Leverage Ratio value	N/A	N/A	N/A	N/A

Disclosure of Average 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 Analysis					