LEVERAGE RATIO REPORT PT. BANK BTPN, Tbk per 30 June 2022 (in million Rupiah)



	30 June 2022		31 March 2022		
Deskripsi	Individual	Consolidated	Individual	Consolidated	
Core Capital	28,675,739	33,823,320	27,891,441	32,886,090	
Total Exposure	196,341,229	216,222,799	193,434,050	212,483,394	
Leverage Ratio	14.61%	15.64%	14.42%	15.48%	

LEVERAGE RATIO REPORT PT. BANK BTPN, Tbk per 30 June 2022 (in million rupiah)



No.	Description	Jumlah		
		Individual	Consolidated	
1	Total assets in published financial statements. (gross amont before deduction of Impairement)	179,831,983	199,296,673	
	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	1,987,522	1,987,522	
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			
		19,803,450	19,808,113	
11	Prudent valuation adjustments as the deduction of capital and impairment	(5,281,726)	(4,869,509)	
12	Other Adjustments	-	-	
13	Total Exposure in Leverage Ratio Calculation (Sum row 1 + row 2 until row 12)	196,341,229	216,222,799	



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 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 (64,378) (60,807) (64,378) (60,807) (60,		Description	Indivi	dual	Conso	lidated
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A Adjustment for securities received under exposure of securities financing transactions that are recopinged as an asset]	3		-	-	=	=
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on Financial Service Authority regulation regarding the obligation of minimum capital reserve for commercial bank) 7 Tatal asset Exposure in Financial Statement Sum of rows 1 to 6 Perivative Transaction Exposure 8 Replacement cost associated with all derivatives transaction in where has a valiation 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 1,586,630 1,726,854 1,726,854 1,726,854 1,726,854 1,726,854 1,726,854 1,726,854 1,726,854 1,726,854 1,726,854 1,726,854 1,726,854 1,726,854 1,726,854 1,726,854 1,	6		(2 144 566)	(2 147 979)	(1.062.129)	(1 055 547)
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Total asset Exposure in Financial Statement 173,536,00 171,687478 133,413,207 190,733,822 190,733,823 190,733,823 190,733,823 190,733,823 190,733,823 190,733,823 190,733,823,823 190,733,823,823 190,733,823,823 190,733,823,823 190,733,823,823 190,733,823,823 190,733,823,823 190,733,833,833 190,733,833,833 190,733,833,833 190,733,833,833 190,733,833,833 190,733,833,833 190,733,833,833 190,733,833,						
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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 Contigency amount, Gross amount before Impairment deduction 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 Gonzola Contigency and CCF then deducted with Impairment) 22 Total Other Off-Balance Sheet Transaction in accordance with Gonzola Contigency and CCF then deducted with Impairment) 23 Core Capital Standard) 24 Total Other Off-Balance Sheet Transaction in accordance with Impairment Sum of rows 19 to 21 25 Core Capital Standard St	ı		-	-	-	-
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Contigency and CCF then deducted with Impairment	19	All of Commitment amount or Contigency amount, Gross amount before	102,908,051	102,545,883	102,954,680	102,575,884
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 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 (64,378) (60,807) (64,378) (60,807) (64,378) (60,807)		Impairment deduction				
Core Capital Sum of rows 19 to 21 Capital Sum of rows 19 to 21 Sum of rows 19 to	20	(Adjustment with the result of multipliation amount between Commitment and	(83,040,223)	(83,319,856)	(83,082,189)	(83,346,857)
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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 provisions (if there is) 26 Minimum value of Leverage Ratio Total Exposure (7+ 13+ 18 +22) 19,803,450 19,165,220 19,808,113 19,168,220 19,808,114 19,168,220 19,808,114 19,168,220 19,808,114 19,168,220 19,808,114 19,168,220 19,808,						
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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 provisions (if there is) 26 Minimum value of Leverage Ratio 27 Core Capital 28,675,739 27,891,441 33,823,320 32,886,090 196,341,229 193,434,050 216,222,799 212,483,394 216,422,799 212,483,394 216,64% 215,64% 216,222,799 212,483,394	22	•				
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24 Total Exposure (7+ 13+ 18 +22) 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) 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 Jan. 14.61% 18 Jan. 15.64% 19 Jan. 15.64% 19 Jan. 15.64% 19 Jan. 15.64% 19 Jan. 15	22			27 001 444	22 022 220	22 000 000
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 27 Leverage Ratio not includes the effect from adjustment of temporarily at 4.61% at 4.42% at 5.64% at 5.48% at 5.48		· ·				. ,,
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 Leverage Ratio includes the effect from adjustment of temporarily 14.61% 14.42% 15.64% 15.48% 15.48% 15.48% 15.48% 15.48% 15.48% 15.48%				153,434,030	210,222,733	212,403,334
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 37 38 38 38	25			14.42%	15.64%	15.48%
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	l			= / = //	-2.3.70	
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 14.61% 14.42% 15.64% 15.48% 15.48% 37% 38% 38% 38% 38%		,				
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% 38	25a		14.61%	14.42%	15.64%	15.48%
Requirements provisions (if there is) 26 Minimum value of Leverage Ratio 38 3% 3% 3% 38 3%		, , ,	=3=/0	= / = /0	-2.3.70	
26 Minimum value of Leverage Ratio 3% 3% 3% 3%		· · · · ·				
	26		3%	3%	3%	3%
		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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