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



	30 June 2020		31 March 2020		
Deskripsi	Individual	Consolidated	Individual	Consolidated	
Core Capital	24,399,835	28,405,557	23,610,904	27,624,194	
Total Exposure	190,935,759	206,092,200	206,624,219	222,479,923	
Leverage Ratio	12.78%	13.78%	11.43%	12.42%	

## LEVERAGE RATIO REPORT PT. BANK BTPN, Tbk per 30 June 2020 (in million rupiah)



No.	Description	Jumlah		
		Individual	Consolidated	
1	Total assets in published financial statements. ( gross amont before deduction of Impairement)	173,159,932.00	187,731,381.00	
	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 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	1,818,486.00	1,818,486.00	
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	20,138,990.00	20,138,989.00	
11	Prudent valuation adjustments as the deduction of capital and impairment	(4,181,649.00)	(3,596,656.00)	
12	Other Adjustments	-	-	
13	Total Exposure in Leverage Ratio Calculation (Sum row 1 + row 2 until row 12)	190,935,759.00	206,092,200.00	



Contigency and CCF then deducted with Impairment)	Description		Individual		Consolidated	
1   Asset Exposure in the Financial Statement including the guarantee, but not including the exposure of Devictor the Transaction and apopused 5FT (1705)		· ·	T	T - 1	T	T - 1
including the eposure of Derivative Transaction and epopure of SFT (Gross amount before deduction of Impairment)  Revaluation for derivative collateral which given to other party which impacts decrement of total epopure 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 recognized as an asset)  1 (Application of receivables related with Cash variation margin which provided in derivatives transactions that are recognized as an asset)  2 (Asset that has been calculated as a deduction factor of Core capital as stand on Financial Service Authority equations reparding the obligation of minimum capital reserve for commercial bank)  3 (Asset that has been calculated as a deduction factor of Core capital as stand on Financial Service Authority equations reparding the obligation of minimum capital reserve for commercial bank)  4 (Asset that has been calculated as a deduction factor of Core capital as stand on Financial Service Authority equations reparding the obligation of minimum capital reserve for commercial bank)  5 (Total asset Epopure in Financial Statement)  8 (Replacement cost associated with all derivatives transaction in where has a vastation margin that application of has an agreement for returning in this diplication of has an agreement for returning in this the certain condition.  9 (Ado an amounts for FE associated with all derivatives transactions)  10 (Screngted of epopure of Derivative Transaction which settled throught central countries party (CCPI) and condition amount from retard derivatives (Comparison of Ado and resilient of Authority (CCPI) and condition amount for retard deviated in through the central condition.  13 (Total Derivative Epopures)  13 (Corec Spital Service Authority equation)  14 (Gregority CCPI)  15 (Nett amounts of cash payables and		Asset Exposure in Financial Statement				
2   Revaluation for derivative collateral which given to other party which impacted decrement of total exposure in Islance Steet because due to implementation of Financial Accounting Standard of General Conference of Financial Standard of General Conference of G	1	including the exposure of Derivative Transaction and exposure of SFT (Gross	172,227,288	183,960,729	186,798,737	198,978,003
Society   Soci	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)   Transactions that are recognised as an asset	3	of Financial Accounting Standard	_	_	_	_
Transactions that are recognised as an asset)   Impairment of the certain assets in accordance with Financial Accounting   (1,992,470)   (1,737,852)   (2,349,737)   (1,055,899)   (1,069,242)   (1,		derivatives transactions)	_	_	_	_
Sandard   6		transactions that are recognised as an asset)	(1 992 420)	(1 737 852)	(2 540 757)	(2 039 917)
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  Perivative 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 FFE associated with all derivatives transactions in the certain condition.  10 (Exempted of exposure of Derivative transaction which settled throught central counterparty (CCPI)  11 Adjustment of effective notional amount from credit derivatives 12 (Adjustment of effective notional amount from credit derivatives and adjustment of effective notional amount from credit derivatives and adjustment of effective notional amount from credit derivatives and adjustment of effective notional amount from credit derivatives and adjustment of effective notional amount from credit derivatives and adjustment of effective notional amount from credit derivatives and adjustment of effective notional amount from credit derivatives and adjustment of effective notional amount from credit derivatives and adjustment of effective notional amount from credit derivatives and adjustment of effective notional amount from credit derivatives and adjustment of effective notional amount from credit derivatives and adjustment of effective notional amount from the credit derivative and adjustment of effective notional amount from the content provided and adjustment of effective notional amount from the content provided and adjustment of effective notional amount from the content provided and adjustment of effective notional amount from the content exposure in accordance with the attachment of this Financial Service Authority regulation.  12 Exposure as an SFT agent  13 Total Derivatives Exposure  14 Correct Relation of Committee and another content provided with SFT Asset which refer to calculation of current exposure in accordance with		Standard	, , ,			
Total asset Exposure in Financial Statement   Sum of rows 1 to 6	0	on Financial Service Authority regulation regarding the obligation of minimum	(2,163,223)	(2,203,737)	(1,033,833)	(1,009,242)
Sum of rows 1 to 6	7	,				
	,	·	168.045.639	180.013.140	183.202.081	195.868.844
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 1,448,734 1,529,002 1,448,734 1,529,				,,	, ,	
9	8	vatiation margin that applicable or has an agreement for netting in fulfill the	1,302,396	3,823,651	1,302,396	3,823,651
counterparry (CCP) Adjustment of effective notional amount from credit derivatives 1 (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) (Impairment from the Off Balance Sheet Transaction in accordance with (29,713) (32,469) (29,713) (32,469) (Impairment from the Off Balance Sheet Transaction in accordance with (29,713) (32,469) (29,713) (32,469) (Impairment from the Off Balance Sheet Transaction in accordance with (29,713) (32,469) (29,713) (32,469) (Impairment from the Off Balance Sheet Transaction in accordance with (29,713) (32,469) (29,713) (32,469) (Impairment from the Off Balance Sheet Transaction in accordance with (29,713) (32,469) (29,713) (32,469) (Impairment from the Off Balance Sheet Transaction in accordance with (29,713) (32,469) (29,713) (32,469) (Impairment from the Off Balance Sheet Transaction in accordance with (29,713) (32,469) (29,713) (32,469) (Impairment from the Off Balance Sheet Transaction in accordance with (29,713) (32,469) (29,713) (32,469) (Impairment from the Off Balance Sheet Transaction in accordance with (29,713) (32,469) (29,713) (32,469) (Impairment from the Off Balance Sheet Transaction in accordance with (29,713) (32,469) (29,713) (32,469) (Impairment from the Off Balance Sheet Transaction	-	Add-on amounts for PFE associated with all derivatives transactions	1,448,734	1,529,002	1,448,734	1,529,002
13   Total Derivatives Exposure   Sum of rows 8 to 12   Securities Financing Transaction (SFT) Exposure   Sum of rows 8 to 12   Securities Financing Transaction (SFT) Exposure   Sum of rows 8 to 12   Securities Financing Transaction (SFT) Exposure   Sum of rows 8 to 12   Securities Financing Transaction (SFT) Exposure   Securities Financial Service Authority regulation.   Securities Financial Securi		counterparty (CCP) )	-	_	-	_
Total Derivatives Exposure   Sum of rows 8 to 12   Securities Financing Transaction (SFT) Exposure   Securities Financial Service Authority regulation.   Security Financial Service Financial Fi		(Adjustment for notional amount tha effectively done with netting and	-	-	-	-
Securities Financing Transaction (SFT) Exposure    14   Gross SFT assets	13					
Gross SFT assets   (Nett amounts of cash payables and cash receivables)		Sum of rows 8 to 12	2,751,130	5,352,653	2,751,130	5,352,653
15   (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.   Page 2017   Page 2		· · · · · · · · · · · · · · · · · · ·	tion (SFT) Exposure			
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.  IT 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 Impairment deduction (Contigency amount) 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  23 Core Capital Total Exposure (7+13+18+22)  Capital and Total Exposure  Capital and Total Exposure  Leverage Ratio  24 Total Exposure (7+13+18+22)  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 Ago 37 Ago 38			-	-	-	-
refer to calculation of current exposure in accordance with the attachment of 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			-	-	-	-
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    All of Commitment amount or Contigency amount, Gross amount before   mpairment deduction   (69,487,568)   (73,710,641)   (73,710,641)   (73,710,6	10	· ·	-	-	-	-
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 Impairment 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 (29,713) (32,469) (29,713) (32,469)  21 (Impairment from the Off Balance Sheet Transaction in accordance with (29,713) (32,469) (29,713) (32,469)  22 Total Other Off-Balance Sheet Transactions Exposures Sum of rows 19 to 21  23 Core Capital 24 Total Exposure (7+13+18+22) (24,399,835 (23,610,904.00 (28,405,557) (27,624,194) (22,479,923) (24,494	17		_	_	_	_
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) (69,487,568) (73,710,641) (73,710,641) (73,71						
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)  (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 (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 Minimum value of Leverage Ratio  28 Minimum value of Leverage Ratio  29 Sp.001,536  (69,487,568)  (73,710,641)		Sum of rows 14 to 17	-	-	-	-
Impairment deduction (Adjustment with the result of multipliation amount between Commitment and Contigency and CCF then deducted with Impairment)  (69,487,568) (73,710,641) (69,487,568) (73,710,641)  (Impairment from the Off Balance Sheet Transaction in accordance with Financial Accounting Standard)  (29,713) (32,469) (29,713) (32,469)  (29,713) (32,469) (29,713) (32,469)  (20,713) (32,469) (29,713) (32,469)  (20,713) (32,469) (29,713) (32,469)  (20,713) (32,469) (20,713) (32,469)  (20,713) (32,469) (20,713) (32,469)  (20,713) (32,469) (20,713) (32,469)  (20,713) (32,469) (20,713) (32,469)  (20,713) (32,469) (20,713) (32,469)  (20,713) (32,469) (20,713) (32,469)  (20,713) (32,469) (20,713) (32,469)  (20,713) (32,469) (20,713) (32,469)  (20,713) (32,469) (20,713) (32,469)  (20,713) (32,469) (20,713) (32,469)  (20,713) (32,469) (20,713) (32,469)  (20,713) (32,469) (20,713) (32,469)  (20,713) (32,469) (20,713) (32,469)  (20,713) (32,469) (20,713) (32,469)  (20,713) (32,469) (20,713) (32,469)  (20,713) (32,469) (20,713) (32,469) (20,713) (20,71	Other Off-Balance Sheet Transactions Exposure					
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  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  27 (Impairment from the Off Balance Sheet Transaction in accordance with (29,713) (32,469)  29 (29,713) (32,469)  20,138,990 21,258,426  20,138,989 21,258,426  20,138,989 21,258,426  20,138,989 21,258,426  20,138,989 21,258,426  21,258,426  22,479,923 23,610,904.00 28,405,557 27,624,194  24 Total Exposure (7+ 13+ 18 +22) 190,935,759 206,624,219.00 206,092,200 222,479,923  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)  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)		Impairment deduction				
Financial Accounting Standard)  22 Total Other Off-Balance Sheet Transactions Exposures Sum of rows 19 to 21  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 placements (if any)  25 Leverage Ratio not includes the effect from adjustment of temporarily exception 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  27,524,194 28,405,557 27,624,194 29,935 20,6624,219.00 28,405,557 27,624,194 29,935 20,6624,219.00 206,092,200 222,479,923 21,258,426 28,405,557 27,624,194 206,692,200 206,092,200 21,258,426 28,405,557 27,624,194 206,692,200 206,092,200 21,258,426 28,405,557 27,624,194 21,258 21,143% 21,258,426 20,138,989 21,258,426 20,138,989 21,258,426 20,138,989 21,258,426 20,138,989 21,258,426 20,138,989 21,258,426 20,138,989 21,258,426 20,138,989 21,258,426 20,138,980 21,258,426 20,138,989 21,258,426 2	20	· ·	(69,487,568)	(73,710,641)	(69,487,568)	(73,710,641)
Total Other Off-Balance Sheet Transactions Exposures Sum of rows 19 to 21  Capital and Total Exposure  Capital and Total Exposure  23 Core Capital Total Exposure (7+ 13+ 18 +22)  Leverage Ratio  24,399,835 23,610,904.00 28,405,557 27,624,194 206,092,200 222,479,923  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 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% 3%	21	l' '	(29,713)	(32,469)	(29,713)	(32,469)
Capital and Total Exposure  23   Core Capital   24,399,835   23,610,904.00   28,405,557   27,624,194   24   Total Exposure (7+ 13+ 18 +22)   206,624,219.00   206,092,200   222,479,923	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 (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  27,624,194 29,9835 29,610,904.00 28,405,557 27,624,194 206,092,200 206,092,200 222,479,923  11.43% 13.78% 12.42% 11.43% 13.78% 12.42% 11.43% 13.78% 12.42% 11.43% 13.78% 12.42%		Sum of rows 19 to 21	20,138,990	21,258,426	20,138,989	21,258,426
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)  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  190,935,759  206,624,219.00  206,092,200  222,479,923  11.43%  13.78%  11.43%  13.78%  12.42%  11.43%  13.78%  12.42%  38%  38%  38%  38%  38%		,				
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  28 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)  38 3% 3% 3%		· ·				
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  12.78%  11.43%  13.78%  12.42%  11.43%  13.78%  12.42%  12.42%  37%  38%  38%  38%  38%  38%	24			206,624,219.00	206,092,200	222,479,923
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			11.420/	12.700/	12 420/
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  12.78%  11.43%  13.78%  12.42%  38  38  38  38	25	from placement in Bank Indonesia in regards with the fulfillment of Minimum	12.78%	11.45%	13.76%	12.42%
	25a	Leverage Ratio not includes the effect from adjustment of temporarily exception from placement in Bank Indonesia to meet Minimum Reserve	12.78%	11.43%	13.78%	12.42%
27 Bearing to Leverage Ratio value N/A N/A N/A N/A	26		3%	3%	3%	3%
	27	Bearing to Leverage Ratio value	N/A	N/A	N/A	N/A

	Disclosure of Average Value				
28	Bisciosure of Afeig	Be value			
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				
30	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				
300	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				
31	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				
314	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				
	Quantative Analysis				