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



	30 September 2020		30 June 2020		
Deskripsi	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%	

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



No.	Description	Jumlah		
		Individual	Consolidated	
1	Total assets in published financial statements. ( gross amont before deduction of Impairement) Adjustment	174,935,815.00	189,809,248.00	
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	Addingtonly  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	1,809,306.00	1,809,306.00	
9	Adjustment for exposure amount of Securities Financing Transaction (SFT) exposure for an example			
10	Reverse Repo transactions  Adjustment for exposure amount of Off Balance Transaction converts with Credit Conversions	-	-	
10	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	(4,232,043.00)	(3,377,300.00)	
	Total Exposure in Leverage Ratio Calculation (Sum row 1 + row 2 until row 12)	193,060,003.00	208,191,497.00	



Asset Exposure in the Financial Statement including the guarantee, but not including the exposure of Derivative Transaction and exposure of SF (Foss) amount before deduction of impairment) and exposure of SF (Foss) amount before deduction of impairment) and exposure of SF (Foss) amount before deduction of impairment) and exposure of SF (Foss) amount before deduction of impairment of continuous and exposure of SF (Foss) amount before deduction of impairment of continuous and exposure of SF (Foss) amount before deduction of exposure of Balance Sheet because due to implementation of Financial Accounting Standard and cash variation margin which provided in derivative transactions that are exceptioned and a cash variation margin which provided in derivative transactions that are exceptioned as an asset) impairment of receivant exception of securities financing transactions that are exception of SF (Foss) and and a cash of the security of the securit	Description		Individual		Consolidated	
1						
including the exposure of Derivative Transaction and exposure of SFT (Cross amounts before deduction of Impagiment)  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  I Deduction of receivables related with cash variation margin which provided in derivative transaction of Financial Accounting Standard  I (Aputament of securities received under exposure of securities financing transactions that are recognised as an asyctic and the certain association and the certain association of the certain association with Financial Accounting Standard  Accounting of the certain association deviled in the certain association and the certain association of the certain associated with all derivatives transaction in where has a variation margin that applicable or has an agreement for netting in first the certain condition.  Particulated the certain associated with all derivatives transactions in where has a variation margin that applicable or has an agreement for netting in first the certain condition.  Acide on amounts for PE associated with all derivatives transactions in where has a variation manular for PE associated with all derivatives transactions are certain condition.  Acide on amounts for PE associated with all derivatives transactions in where has a variation manular for PE associated with all derivatives transactions.  Acide on amounts for PE associated with all derivatives transactions in where has a variation manular for the particular of the certain condition.  Acide on amounts for PE associated with all derivatives transactions.  Acide on a mounts for PE associated with all derivatives transactions in where has a variation manular for the certain condition.  Acide		,				
2 Revaluation for derivative collateral which given to other party which impacted decrement of total exposure in Islance Sheet because due to implementation of Financial Accounting Standard  (Deduction of recevables related with cash variation margin which provided in derivatives transactions)  (Agaijstment 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  12,062,659)  (1,992,420)  (2,992,13)  (2,540,757)  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 1 to 6  Replacement cost associated with all derivatives transaction in where has a votation margin that applicable or has an agreement for netting in fulfill the certain condition.  8 Replacement cost associated with all derivatives transaction in where has a votation margin that applicable or has an agreement for netting in fulfill the certain condition.  9 Replacement cost associated with all derivatives transactions  1,468,686  1,448,734  1,468,686  1,448,73	1	including the exposure of Derivative Transaction and exposure of SFT (Gross	174,078,668	172,227,288	188,952,101	186,798,737
Deduction of receivables related with cash variation margin which provided in derivatives transactions   Capital Research   C	2	Revaluation for derivative collateral which given to other party which impacted decrement of total exposure in Balance Sheet because due to implementation	-	-	-	-
4   Adjustment for securities received under exposure of securities financing transactions that are receiped as an asset;   1,000,000,000,000,000,000,000,000,000,0	3	(Deduction of receivables related with cash variation margin which provided in	-	-	-	-
1	4	(Adjustment for securities received under exposure of securities financing	-	-	-	-
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 variation margin that applicable or has an agreement for netting in fuffill the certain condition.  9 Add-on amounts for PFE associated with all derivatives transactions in where has a variation amounts for PFE associated with all derivatives transactions.  1 (Exempted of exposure of Derivative transaction which settled throught central counterparty (CCP).  2 (Adjustment of effective notional amount from credit derivatives.  2 (Adjustment of effective notional amount from credit derivatives.  3 Total Derivative Exposure.  3 Total Derivative Exposure.  4 (Agistment for notional amount than effectively done with netting and deduction of add-on for selling of derivative credit transaction).  5 Total Derivative Exposure.  5 Securities Financing Transaction (SFT) Exposure.  1 (Rote amounts of cash payables and cash receivables).  1 (Rote amounts of cash payables and cash receivables).  1 (Rote amounts of cash payables and cash receivables).  1 (Rote amounts of cash payables and cash receivables).  2 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.  2 Exposure as an SFT agent.  3 In a Total SFT Exposure.  3 In a Total SFT Exposure.  3 In a Total SFT Exposure.  4 All of Commitment amount or Contigency amount, Gross amount before impairment deduction.  4 Agistment with the result of multipliation amount between Commitment and (79,396,840) (69,487,568) (79,396,840) (69,487,568) (79,396,840) (69,487,568) (79,396,840) (69,487,568) (79,396,840) (69,487,568) (79,396,840) (79,396,840) (79,396,840) (79,396,840) (79,396,840) (79,396,840) (79,396,840) (79,396,840) (79,396,840) (79,396,840) (79,396,840) (79,396,840) (79,396,840) (79,396,840) (7	5	Impairement of the certain assets in accordance with Financial Accounting	(2,062,659)	(1,992,420)	(2,909,213)	(2,540,757)
Total asset Exposure in Financial Statement   169,846,019   168,045,639   184,977,513   183,202,081	6	on Financial Service Authority regulation regarding the obligation of minimum	(2,169,990)	(2,189,229)	(1,065,375)	(1,055,899)
Perhative Transaction Exposure	7	Total asset Exposure in Financial Statement	450.045.040	450.045.530	404.077.543	402 202 004
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 in the certain condition.  1,468,686 1,448,734 1,468,686 1,				168,045,639	184,977,513	183,202,081
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	8	Replacement cost associated with all derivatives transaction in where has a		1,302,396	1,197,767	1,302,396
Counterparty (CCP)   Adjustment of effective notional amount from credit derivatives	-	Add-on amounts for PFE associated with all derivatives transactions	1,468,686	1,448,734	1,468,686	1,448,734
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   2,666,453   2,751,130   2,666,453   2,666,		counterparty (CCP) )	-	- -	-	- -
Sum of rows 8 to 12   Securities Financing Transaction (SFT) Exposure	12	j	-	-	-	-
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 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 (34,824) (29,713) (34,824) (29,713) 22 Total Other Off-Balance Sheet Transaction in accordance with (34,824) (29,713) (34,824) (29,713) 22 Total Other Off-Balance Sheet Transaction in accordance with (34,824) (29,713) (34,824) (29,713) 23 Core Capital Capital Capital Capital Exposure 24 Capital and Total Exposure 25 Core Capital C	13		2.666.452	2 754 420	2.666.452	2 754 420
14   Gross SFT assets   (Nett amounts of cash payables and cash receivables)   -   -   -   -   -   -   -   -   -				2,751,130	2,000,433	2,/31,130
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 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 (34,824) (29,713) (34,824) (69,487,568) 22 Total Other Off-Balance Sheet Transaction in accordance with (34,824) (29,713) (34,824) (29,713) 33 Core Capital Capital Total Exposure 23 Core Capital Capital Total Exposure 24 Total Exposure (7+13+18+22) (29,713) (24,41,573) (24,399,835.00 (29,083,754) (20,092,200) 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 (3 %) 3% 3% 3% 3% 3% 3% 3%	14	· · · · · · · · · · · · · · · · · · ·	-	_	- 1	-
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  Cher 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 Ginacial Accounting Standard)  22 Total Other Off-Balance Sheet Transaction in accordance with Ginacial Accounting Standard?  22 Total Other Off-Balance Sheet Transactions Exposures  Sum of rows 19 to 21  23 Core Capital 2,4841,573 20,138,990 20,547,531 20,138,989  Capital and Total Exposure  24 Total Exposure (7+ 13+ 18 + 22) 20,547,531 20,338,990 20,547,531 20,692,200  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 of Exposure Requirements in Bank Indonesia to meet Minimum Reserve Requirements of Exposure Requirements Reserve Requirements Inflamation Reserve Requirements Reserve Req			-	-	-	-
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 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 Ginacial Accounting Standard) (Impairment from the Off Balance Sheet Transaction in accordance with Financial Accounting Standard)  20 Total Other Off-Balance Sheet Transaction in accordance with Ginacial Accounting Standard)  21 Total Other Off-Balance Sheet Transactions Exposures Sum of rows 19 to 21  Capital and Total Exposure  23 Core Capital Capital Suppose (7+ 13+ 18 + 22)  193,060,003 190,935,759.00  Leverage Ratio Includes the effect from adjustment of temporarily exception from placement in Bank Indonesia in regards with the fulfillmum 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  37 38 38 38 38 38	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 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 Ga4,824) (29,713) (34,824) (29,713)  21 (Impairment from the Off Balance Sheet Transaction in accordance with Ga4,824) (29,713) (34,824) (29,713)  22 Total Other Off-Balance Sheet Transactions Exposures Sum of rows 19 to 21  Capital and Total Exposure  23 Core Capital	17	this Financial Service Authority regulation.	_	_	_	_
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) (Adjustment from the Off Balance Sheet Transaction in accordance with Gontigency and CCF then deducted with Impairment) (Impairment from the Off Balance Sheet Transaction in accordance with Gontigency and CCF then deducted with Impairment) (Impairment from the Off Balance Sheet Transaction in accordance with Gontigency and CCF then deducted with Impairment) (Impairment from the Off Balance Sheet Transaction in accordance with Gontigency and CCF then deducted with Impairment) (Impairment from the Off Balance Sheet Transaction in accordance with Gontigency and CCF then deducted with Impairment) (Impairment from the Off Balance Sheet Transaction in accordance with Gontigency and CCF then deducted with Impairment) (Impairment from the Off Balance Sheet Transaction in accordance with Gontigency and CCF then deducted with Impairment Gontigency and CCF then Gontigency and CCF then Gontigency and CCF then Gontigency and CC						
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)  (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)  (Impairment from the 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 Minimum value of Leverage Ratio  37 3% 38 3% 3% 3% 3%		Sum of rows 14 to 17	-	-	-	-
Impairment deduction (Adjustment with the result of multipliation amount between Commitment and C79,396,840) (Adjustment with the result of multipliation amount between Commitment and C79,396,840) (Adjustment with the result of multipliation amount between Commitment and C79,396,840) (Adjustment with the result of multipliation amount between Commitment and C79,396,840) (Adjustment with the result of multipliation amount between Commitment and C79,396,840) (Adjustment with the result of multipliation amount between Commitment and C79,396,840) (Adjustment with the result of multipliation amount between Commitment and C79,396,840) (Adjustment with the result of multipliation amount between Commitment and C79,396,840) (Adjustment with the result of fed.9487,568) (Adjustment with the fed.9487,568) (Adjustment of fed.9487,568) (Adjustment with the fed.9487,568) (Adjustment of fed.9487,568) (Adjustment with limpairment) (Adjustment of fed.9487,568) (Adjustment of fed.9487,568) (Adjustment fed.9			nsactions 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  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 Minimum value of Leverage Ratio  27 (12.78% 13.97% 13.78%	19		99,979,195	89,656,271	99,979,195	89,656,270
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)  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 Standard Total Exposure 20,547,531 20,138,990 20,547,531 20,138,989 20,138,989  28 Standard Total Exposure 24,841,573 24,399,835.00 29,083,754 28,405,557 193,060,003 190,935,759.00 208,191,497 206,092,200 208,191,497 206,09	20	j', *	(79,396,840)	(69,487,568)	(79,396,840)	(69,487,568)
Capital and Total Exposure	21	l' '	(34,824)	(29,713)	(34,824)	(29,713)
23   Core Capital 24,841,573 24,399,835.00 29,083,754 28,405,557 24   Total Exposure (7+ 13+ 18+22) 206,092,200      Everage Ratio	22	Sum of rows 19 to 21		20,138,990	20,547,531	20,138,989
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)  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  193,060,003 190,935,759.00 208,191,497 206,092,200 12.87% 12.78% 13.97% 13.78% 13.78% 13.78%	22	,	_	24 300 025 00	20 002 754	29 405 557
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		· ·				
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%				200,000,000		
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			12.78%	13.97%	13.78%
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%		from placement in Bank Indonesia in regards with the fulfillment of Minimum Reserve Requirements (if any)				
26   Minimum value of Leverage Ratio   3%   3%   3%	25a	exception from placement in Bank Indonesia to meet Minimum Reserve	12.87%	12.78%	13.97%	13.78%
	26		3%	3%	3%	3%
		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				