

PT. Bank BTPN Tbk and Subsidiary
Leverage Ratio
31 December 2018 and 30 September 2018



in million Rupiah

Description	31 December 2018		30 September 2018	
	Bank	Consolidated	Bank	Consolidated
Core Capital (<i>Tier 1</i>)	13.687.808	16.476.615	13.587.623	16.199.814
Total exposure	89.806.338	101.783.880	86.852.213	98.092.703
Leverage Ratio	15,24%	16,19%	15,64%	16,51%

Note :

Leverage Ratio is calculated based on request from Financial Services Authority (OJK) in Consulative Paper Basel III that published on January 2019.

in million Rupiah

Summary comparison of accounting assets vs leverage ratio exposure measure Item	31 December 2018		30 September 2018	
	Bank	Consolidated	Bank	Consolidated
1 Total consolidated assets as per published financial statements	91.129.570	101.919.301	88.010.091	98.055.035
2 Adjustment for investment in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-	-	-
3 Adjustment for securitised exposures that meet the operational requirements for the recognition of risk tranference	-	-	-	-
4 Adjustment for temporary exemption of central bank reserve (if applicable)	-	-	-	-
5 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-
6 Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-	-	-	-
7 Adjustment for eligible cash pooling transactions	-	-	-	-
8 Adjustment for derivative financial instruments	49.002	49.002	39.591	39.591
9 Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	-	-	-	-
10 Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	616.076	616.076	659.806	659.806
11 Adjustment for prudent valuation adjustments and spesific and general provisions which have reduced Tier 1 Capital	-	-	-	-
12 Other Adjustments	(1.988.310)	(800.499)	(1.857.275)	(661.729)
13 Leverage Ratio Exposure Measure	89.806.338	101.783.880	86.852.213	98.092.703

Leverage Ratio Common Disclosure Item	31 December 2018		30 September 2018	
	Bank	Consolidation	Bank	Consolidation
On-Balance Sheet Exposures				
1 On-balance sheet items (excluding derivatives and securities financing transactions (SFTs), but including collateral)	90.047.214	100.836.945	82.795.536	92.840.480
2 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-
3 (Deduction of receivables assets for cash variation margin provided in derivatives transactions)	-	-	-	-
4 (Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-	-	-
5 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 Capital)	-	-	-	-
6 (Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(2.505.909)	(1.318.098)	(2.365.091)	(1.169.545)
7 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	87.541.305	99.518.847	80.430.445	91.670.935
Derivative Exposures				
8 Replacement cost associated with all derivatives transaction (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	-	10.997	10.997
9 Add-on amounts for potential future exposure associated with all derivatives transactions	49.002	49.002	39.591	39.591
10 (Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-	-	-
11 Adjusted effective notional amount of written credit derivatives	-	-	-	-
12 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-
13 Total Derivatives Exposures (sum of rows 8 to 12)	49.002	49.002	50.588	50.588
Securities Financing Transaction Exposures				
14 Gross SFT assets (with no recognition of netting) after adjustment for sale accounting transactions	1.599.955	1.599.955	5.711.374	5.711.374
15 (Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-
16 Counterparty Credit Risk (CCR) exposure for SFT assets	-	-	-	-
17 Agent transaction exposures	-	-	-	-
18 Total securities financing transaction exposures (sum of rows 14 to 17)	1.599.955	1.599.955	5.711.374	5.711.374
Other Off-Balance Sheet Exposures				
19 Off-balance sheet exposure at gross notional amount	6.160.762	6.160.762	6.548.061	6.548.061
20 (Adjustments for conversion to credit equivalent amounts)	(5.544.686)	(5.544.686)	(5.888.255)	(5.888.255)
21 (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)	-	-	-	-
22 Off-balance sheet items (sum of rows 19 to 21)	616.076	616.076	659.806	659.806
Capital and Total Exposures				
23 Tier 1 Capital (CEMA)	13.687.808	16.476.615	13.587.623	16.199.814
24 Total Exposures (sum of rows 7, 13, 18, 22)	89.806.338	101.783.880	86.852.213	98.092.703
LEVERAGE RATIO				
25 Basel III Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)	15,24%	16,19%	15,64%	16,51%
25a Basel III Leverage Ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	15,24%	16,19%	15,64%	16,51%
26 National Minimum Leverage Ratio Requirement	3,00%	3,00%	3,00%	3,00%
27 Applicable Leverage Buffers	0,00%	0,00%	0,00%	0,00%