## Exposure in Leverage Ratio Report PT Bank Mandiri (Persero) Tbk. (Consolidated)

**Reporting Position: December 2021** 

(In Millions of Rupiah)

No	ltem	Total
1	Total consolidated assets as per published financial statements	1.758.151.278
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(1.487.109)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustment for temporary exemption of central bank reserves (if applicable)	N/A
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	N/A
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	4.447.497
9	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	898.211
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	108.964.587
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(94.229.641)
12	Other adjustments	-
13	Leverage Ratio Exposure	1.776.744.824

<sup>\*)</sup> Calculation based on POJK No. 31/POJK.03/2019

## Leverage Ratio Common Disclosure PT Bank Mandiri (Persero) Tbk. (Consolidated)

## Reporting Position: December 2021

(In Millions of Rupiah)

arras up for demonstrate contained provided where deducted from the N/s assets pursuant to the operantive accounting mineral to the operantive accounting and or the contained assets for cash variation mange provided in definatives transactions		(In Millions			
1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	No.	ltem	Pe	riod	
consults for derivatives collateral provided where deducted from the INS acosts pursuant to the operative accounting memory.    Consultation of receivability assert for can variative manage provided in derivatives transaction)   Consultation of the Consultation assert for can variative manage provided in derivatives transaction)   Consultation of the Consultation		On-Balance Sheet Exposures	Dec-21	Sep-21	
Deduction of recovaluely assets for cash variation margin provided in derivatives transaction)  Deduction of recovaluely assets for cash variation margin provided in derivatives transaction  Depotition of recovaluely assets for cash variation margin provided in derivatives transaction  Depotition of recovaluely assets for cash variation margin provided in derivatives transaction  Depotition of the provided and provided with on abditional sheet exposures that are deducted from basel III Test Capital (1972) (1	1	On Balance Sheet items (excluding derivatives and SFTs, but including collateral)	1.722.834.252	1.657.415.261	
Adjustment for accurates received under securities financing transactions that are recognised as an asset)  5 (Secrific and general provisions associated with on-balance sheet exposures that are recognised as an asset)  6 (Sacct amount deducted in determining Basel III Ter 1 Capital and regulatory adjustments)  7 (21.92.700)  7 (21.92.700)  8 (Sacct amount deducted in determining Basel III Ter 1 Capital and regulatory adjustments)  8 (Sacct amount deducted in determining Basel III Ter 1 Capital and regulatory adjustments)  9 (Sacct amount deducted in determining Basel III Ter 1 Capital and regulatory adjustments)  10 (Sacct amount of succession for termining Basel III Ter 1 Capital and regulatory adjustments)  10 (Sacct amounts of associated with all derivatives transactions)  11 (Sacct amounts for PFE associated with all derivatives transactions)  12 (Sacct amounts for PFE associated with all derivatives transactions)  13 (Sacct amounts for PFE associated with all derivatives transactions)  14 (Sacct amounts for PFE associated with all derivatives transactions)  15 (Sacct amounts for PFE associated with all derivatives transactions)  16 (Sacct amounts for PFE associated with all derivatives transactions)  17 (Sacct amounts for PFE associated with all derivatives transactions)  18 (Sacct amounts for PFE associated with all derivatives transactions)  19 (Sacct amounts for PFE associated with all derivatives transactions)  10 (Sacct amounts for PFE associated with all derivatives transactions)  10 (Sacct amounts of carties and add on deductions for written credit derivatives)  10 (Sacct amounts of carties and add on deductions for written credit derivatives)  10 (Sacct amounts of carties financing Transactions Exposures  10 (Sacct amounts of carties financing Transactions Exposures)  10 (Sacct amounts of carties financing Transactions Exposures)  10 (Sacct amounts of carties financing Transactions Exposures)  11 (Sacct amounts of carties financing Transactions Exposures)  12 (Sacct amounts of carties financing Tr	2		-	-	
5. Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Ter 1 Capital)  6. Asset amount deducted in determining Basel III Ter 1 Capital and regulatory adjustments)  7. Total on balance sheet exposures (excluding derivatives and STTS) (pum of rows 1 to 6)  8. Derivative Speciment cost associated with all derivatives transaction (where applicable net of eligible cash variation margin and/or with all states of terminal and sta	3	(Deduction of receivalvels assets for cash variation margin provided in derivatives transaction)	-	-	
Asset amount deducted in determining basel ill Tier 1 Capital and regulatory adjustments)  (23.524.049)  (21.655.960  Asset amount deducted in determining basel ill Tier 1 Capital and regulatory adjustments)  (23.524.049)  (21.655.960  1.627.117.500  1.627.117.	4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-	
Total on balance sheet exposures (excluding derivatives and SFTs) (burn of rows 1 to 6)  Portvatives flowers  Beginnermet cost associated with all derivatives transaction (where applicable net of eligible cash variation margin and/or with balance and extending the provided of the provi	5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 Capital)	(72.192.701)	(71.917.525)	
Because the cost associated with all derivatives transaction (where applicable net of eligible cash variation margin ant/for with bilateral netting)  3.777.370 3.731.268  3.777.370 3.777.370 3.777.370  3.777.370 3.777.3	6	(Asset amount deducted in determining Basel III Tier 1 Capital and regulatory adjustments)	(23.524.049)	(21.655.960	
8 Insplacement cost associated with all derivatives transaction (where applicable net of eligible cash variation margin and/or with 2,343,342 2,202,21 3 Add on amounts for PTE associated with all derivatives transactions 3,777,770 3,731,268 10 (Exempted central counterparty (CCP) leg of client-cleared trade exposures) N/A N/A 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 5 to 12) 14 Gross STT assets (with no recognition of netting), after adjusting for sales accounting transaction 15 Netted amounts of cash payables and cash receivables of gross STT assets) 16 CRD exposures for STT assets 17 Agent transaction exposures (sum of rows 14 to 17) 18 Agent transaction exposures (sum of rows 14 to 17) 19 Off-balance sheet exposure at gross notional amount 19 Off-balance sheet exposure at gross notional amount 20 Adjustment for conversion to credit equivalent amount 21 Off-balance sheet exposure at gross notional amount 22 Agent transaction exposures (sum of rows 14 to 17) 23 Off-balance sheet exposure at gross notional amount 24 Off-balance sheet exposures (sum of rows 19 to 21) 26 Off-balance sheet exposure at gross notional amount 27 Off-balance sheet exposure at gross notional amount 28 Off-balance sheet exposure at gross notional amount 29 Off-balance sheet exposures (sum of rows 7, 13, 18, 22) 30 Off-balance sheet exposures (sum of rows 7, 13, 18, 22) 40 Off-balance sheet exposures (sum of rows 7, 13, 18, 22) 41 Off-balance sheet exposures (sum of rows 7, 13, 18, 22) 42 Off-balance sheet (including the impact of any applicable temporary exemption of central bank reserves) 41 Off-balance sheet (including the impact of any applicable temporary exemption of central bank reserves) 42 Off-balance sheet (including the impact of any applicable temporary exemption of central bank reserves) 43 Off-balance sheet (including the impact of any applicable temporary exempt	7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	1.627.117.503	1.563.841.776	
8 Insplacement cost associated with all derivatives transaction (where applicable net of eligible cash variation margin and/or with 2,343,342 2,202,21 3 Add on amounts for PTE associated with all derivatives transactions 3,777,770 3,731,268 10 (Exempted central counterparty (CCP) leg of client-cleared trade exposures) N/A N/A 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 5 to 12) 14 Gross STT assets (with no recognition of netting), after adjusting for sales accounting transaction 15 Netted amounts of cash payables and cash receivables of gross STT assets) 16 CRD exposures for STT assets 17 Agent transaction exposures (sum of rows 14 to 17) 18 Agent transaction exposures (sum of rows 14 to 17) 19 Off-balance sheet exposure at gross notional amount 19 Off-balance sheet exposure at gross notional amount 20 Adjustment for conversion to credit equivalent amount 21 Off-balance sheet exposure at gross notional amount 22 Agent transaction exposures (sum of rows 14 to 17) 23 Off-balance sheet exposure at gross notional amount 24 Off-balance sheet exposures (sum of rows 19 to 21) 26 Off-balance sheet exposure at gross notional amount 27 Off-balance sheet exposure at gross notional amount 28 Off-balance sheet exposure at gross notional amount 29 Off-balance sheet exposures (sum of rows 7, 13, 18, 22) 30 Off-balance sheet exposures (sum of rows 7, 13, 18, 22) 40 Off-balance sheet exposures (sum of rows 7, 13, 18, 22) 41 Off-balance sheet exposures (sum of rows 7, 13, 18, 22) 42 Off-balance sheet (including the impact of any applicable temporary exemption of central bank reserves) 41 Off-balance sheet (including the impact of any applicable temporary exemption of central bank reserves) 42 Off-balance sheet (including the impact of any applicable temporary exemption of central bank reserves) 43 Off-balance sheet (including the impact of any applicable temporary exempt		Derivatives Exposure	Dec-21	Sep-21	
Exempted central counterparty (CCP) leg of client-cleared trade exposures)   N/A   N/A	8		2.343.342	2.220.221	
Adjusted effective notional amount of written credit derivatives  [Adjusted effective notional offsets and add on deductions for written credit derivatives)  [Adjusted effective notional offsets and add on deductions for written credit derivatives)  [Adjusted effective notional offsets and add on deductions for written credit derivatives)  [Adjusted effective notional offsets and add on deductions for written credit derivatives)  [Adjusted effective notional offsets and add on deductions for written credit derivatives)  [Adjusted effective notional offsets and add on deductions for written credit derivatives)  [Adjusted effective notional offsets and add on deductions for written credit derivatives)  [Adjusted effective notional offsets and add on deductions of pross SFT assets)  [Adjusted effective notional offsets and adjusted effective notional amount of credit equivalent amount)  [Adjustment for conversion to credit equivalent amount]  [Adjustment for conversion to credit equivalent amount]  [Adjustment for conversion to credit equivalent amount]  [Adjustment for conversion associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  [Adjustment for conversion to credit equivalent amount]  [Adjustment for conversion and provided the state of a supplication and credit exposures  [Adjustment for conversion and credit equivalent amount]  [Adjustment for conversion and cre	9	Add on amounts for PFE associated with all derivatives transactions	3.777.970	3.731.268	
Adjustment for conversion to credit equivalent amount)  (Adjustment for conversion to credit equivalent amou	10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	N/A	
Total derivatives Exposures (sum of rows 8 to 12)  Securities Financing Transaction Exposures  Dec-21  Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction  33,643-210  14,157-381  [Netted amounts of cash payables and cash receivables of gross SFT assets)  CCR exposure for SFT assets  888.211  326.523  Agent transaction exposures  Total Securities Financing Transaction Exposures (sum of rows 14 to 17)  Other Off-Balance Sheet Exposures  Other Off-Balance Sheet Exposures  Other Off-Balance Sheet Exposures  (Adjustment for convenion to credit equivalent amount)  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  (225,006.962)  (234-125.123)  Off Balance Sheet Items (sum of rows 19 to 21)  (Balance S	11	Adjusted effective notional amount of written credit derivatives	-	-	
Securities Financing Transaction Exposures  For Exposure for SFT assets (with no recognition of netting), after adjusting for sales accounting transaction  33.643.210  14.157.381  15 Netted amounts of cash payables and cash receivables of gross SFT assets)	12	(Adjusted effective notional offsets and add on deductions for written credit derivatives)	-	-	
14 Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction 15 (Netted amounts of cash payables and cash receivables of gross SFT assets) 16 CCR exposure for SFT assets 17 Agent transaction exposures 18 Total Securities Financing Transaction Exposures (sum of rows 14 to 17) 18 Total Securities Financing Transaction Exposures (sum of rows 14 to 17) 19 Off-balance sheet exposure at gross notional amount 19 Off-balance sheet exposure at gross notional amount 20 (223,006,962) 21 (Adjustment for conversion to credit equivalent amount) 22 (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) 23 Tier 1 Capital 24 (Total Exposures (sum of rows 7, 13, 18, 22) 25 (Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 26 (National Minimum Leverage Ratio Requirement 27 Applicable Leverage Buffer 28 (National Minimum Leverage Ratio Requirement for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) 29 (Capital exposures (sum of rows 57 it assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) 29 (Capital exposures (sum of rows 7, 13, 18, 22) 30 (Man value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) 30 (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 (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 (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) 32 (Values from ro	13	Total derivatives Exposures (sum of rows 8 to 12)	6.121.313	5.951.489	
15 Netted amounts of cash payables and cash receivables of gross SFT assets)  16 CCR exposure for SFT assets  17 Agent transaction exposures  18 Total Securities Financing Transaction Exposures (sum of rows 14 to 17)  18 Total Securities Financing Transaction Exposures (sum of rows 14 to 17)  20 Affective of the Standard Stan		Securities Financing Transaction Exposures	Dec-21	Sep-21	
CCR exposure for SFT assets  Agent transaction exposures  Total Securities Financing Transaction Exposures (sum of rows 14 to 17)  Other Off-Balance Sheet Exposures  Dec.21  Sep.21  Off-balance sheet exposure at gross notional amount  (223.006.962)  (234.125.123, 34.266.791  Against for conversion to credit equivalent amount)  (223.006.962)  (234.125.123, 37.78.59)  (236.125.123, 37.78.59)  (237.78.59)  Off Balance Sheet Items (sum of rows 19 to 21)  (377.78.59)  Capital and Total Exposures  Dec.21  Dec.21  Sep.21  Total Exposures (sum of rows 7, 13, 18, 22)  Leverage Ratio  Leverage Ratio  Leverage Ratio  Leverage Ratio  Leverage Ratio  Dec.21  Sep.21  Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)  11,03%  11,18%  11,18%  Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  Total exposures (equivalent impact of any applicable temporary exemption of central bank reserves)  11,034  Again (Sale Capital	14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction	33.643.210	14.157.381	
Agent transaction exposures  Total Securities Financing Transaction Exposures (sum of rows 14 to 17)  Agent transaction exposures at gross notional amount  Other Off-Balance Sheet Exposures  Off-balance sheet exposure at gross notional amount  (223.006.962)  (Adjustment for conversion to credit equivalent amount)  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  (Specific and general provisions associated with off-balance sheet exposures general provisions associated and provisions associated general provisions associated general provisions associated general provisions associated general provisions and netted of amounts of associated general provisions and receivables.  Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean avalues from owa 8 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of	15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	
Total Securities Financing Transaction Exposures (sum of rows 14 to 17)  Other Off-Balance Sheet Exposures  Dec-21  Sep-21  19  Off-balance sheet exposure at gross notional amount  334.266.791  334.270.255  20  (Adjustment for conversion to credit equivalent amount)  (223.006.962)  (234.125.123)  21  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  (2295.241)  (3.717.859  22  Off Balance Sheet items (sum of rows 19 to 21)  Capital and Total Exposures  Dec-21  Sep-21  Sep-21  Ter 1 Capital  196.048.380  188.994.372  1776.744.824  1.690.154.443  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  N/A  No/A  No/A  No/A  No/A  No/A  No/A  No/A  Disclosures of mean values  Dec-21  Sep-21  Disclosures of mean values  Disclosures	16	CCR exposure for SFT assets	898.211	326.523	
Other Off-balance Sheet Exposures  Off-balance Sheet exposure at gross notional amount  334.266.791  334.266.791  334.266.791  334.266.791  334.266.791  334.266.791  334.266.791  334.266.791  334.266.791  334.266.791  325.250.6962  (234.125.123)  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital  108.964.587  105.877.273  Capital and Total Exposures  Dec-21  Sep-21  3 Tier 1 Capital  199.048.380  188.994.372  4 Total Exposures (sum of rows 7, 13, 18, 22)  Leverage Ratio  Dec-21  Sep-21  Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)  11,03%  11,18%  11,18%  National Minimum Leverage Ratio Requirement  3,00%  3,00%  Applicable Leverage Buffer  N/A  N/A  N/A  Disclosures of mean values  Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  Total exposures (including the impact of any applicable temporary exemption of central bank reserves)  Total exposures (including the impact of any applicable temporary exemption of central bank reserves)  Total exposures (including the impact of sale accounting transactions and netted of amounts of associated cash payables and cash receivables  Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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  Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (af	17	Agent transaction exposures	-	-	
Other Off-balance Sheet Exposures  Off-balance Sheet exposure at gross notional amount  334.266.791  334.266.791  334.266.791  334.266.791  334.266.791  334.266.791  334.266.791  334.266.791  334.266.791  334.266.791  325.250.6962  (234.125.123)  (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital  108.964.587  105.877.273  Capital and Total Exposures  Dec-21  Sep-21  3 Tier 1 Capital  199.048.380  188.994.372  4 Total Exposures (sum of rows 7, 13, 18, 22)  Leverage Ratio  Dec-21  Sep-21  Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)  11,03%  11,18%  11,18%  National Minimum Leverage Ratio Requirement  3,00%  3,00%  Applicable Leverage Buffer  N/A  N/A  N/A  Disclosures of mean values  Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  Total exposures (including the impact of any applicable temporary exemption of central bank reserves)  Total exposures (including the impact of any applicable temporary exemption of central bank reserves)  Total exposures (including the impact of sale accounting transactions and netted of amounts of associated cash payables and cash receivables  Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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  Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (af	18	Total Securities Financing Transaction Exposures (sum of rows 14 to 17)	34.541.421	14.483.905	
Off-balance sheet exposure at gross notional amount  (23,006,962) (23,125,123, 23, 24,125,123, 24,125,123, 25,					
Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital   (2.295.241)   (3.717.859   (3.717.859   10.8964.587   105.877.273   108.964.587   105.877.273   109.048.380   188.994.372   196.048.380   196.048.380   198.048.380	19				
Capital and Total Exposures  Capital and Total Exposures  Dec-21  Sep-21  Sep-21  Total Exposures (sum of rows 7, 13, 18, 22)  Leverage Ratio  Leverage Ratio  Leverage Ratio (bincluding the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  11,03%  11,18%  Leverage Ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  11,03%  11,18%  11,18%  National Minimum Leverage Ratio Requirement  N/A  NyA  NyA  Disclosures of mean values  Dec-21  Sep-21  Sep-	20	(Adjustment for conversion to credit equivalent amount)	(223.006.962)	(234.125.123)	
Tier 1 Capital 196.048.380 188.994.372  23 Tier 1 Capital 196.048.380 188.994.372  24 Total Exposures (sum of rows 7, 13, 18, 22) 1.776.744.824 1.690.154.443  25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 11,03% 11,18%  25 Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 11,03% 11,18%  26 National Minimum Leverage Ratio Requirement 3,00% 3,00% 3,00%  27 Applicable Leverage Buffer N/A N/A   Disclosures of mean values Disclosures of mean values Dec-21 Sep-21  28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables and cash receivables 10 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 10 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 10 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 10 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 10 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 (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) 11,12% 11,199 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) 11,12% 11,199 values from row 28 of gross SFT assets (af	21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital )	(2.295.241)	(3.717.859)	
Teverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  Disclosures of mean values  Dec-21 Sep-21  Sep-21  Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables and cash gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)  Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and	22	Off Balance Sheet Items (sum of rows 19 to 21)	108.964.587	105.877.273	
Leverage Ratio  Leverage Ratio  Dec-21  Sep-21  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  11,03%  11,18%  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  11,03%  11,18%  11,18%  125a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  11,03%  11,18%  11,18%  126 National Minimum Leverage Ratio Requirement  3,00%  3,00%  N/A  N/A  N/A  N/A  Dec-21  Sep-21  Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  20 Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  10 Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  10 Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  11 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  12 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)		Capital and Total Exposures	Dec-21	Sep-21	
Leverage Ratio  Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  Latinature (excluding the impact of any applicable temporary exemption of central bank reserves)  Latinature (excluding the impact of any applicable temporary exemption of central bank reserves)  Latinature (excluding the impact of any applicable temporary exemption of central bank reserves)  Latinature (excluding the impact of any applicable temporary exemption of central bank reserves)  Latinature (excluding the impact of any applicable temporary exemption of central bank reserves)  Latinature (excluding the impact of any applicable temporary exemption of central bank reserves)  Latinature (excluding the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  Leverage ratio (ex	23	Tier 1 Capital	196.048.380	188.994.372	
25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  11,03%  11,18%  25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  11,03%  11,18%  25 National Minimum Leverage Ratio Requirement  3,00%  3,00%  3,00%  Applicable Leverage Buffer  Disclosures of mean values  Dec-21  Sep-21  28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  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  Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  10 Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  10 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  11,12%  11,199  11,199	24	Total Exposures (sum of rows 7, 13, 18, 22)	1.776.744.824	1.690.154.443	
Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  11,03%  11,18%  25 National Minimum Leverage Ratio Requirement  3,00%  3,00%  3,00%  Applicable Leverage Buffer  Disclosures of mean values  Dec-21  Sep-21  28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  10 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)  10 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)  11,12%  11,199  11,129  11,129  11,129		Leverage Ratio	Dec-21	Sep-21	
26 National Minimum Leverage Ratio Requirement 3,00% 3,00%  27 Applicable Leverage Buffer N/A N/A  Disclosures of mean values  Disclosures of mean values  Dec-21 Sep-21  28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables and c	25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11,03%	11,18%	
Applicable Leverage Buffer  Disclosures of mean values  Dec-21  Sep-21  Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)	-				
Disclosures of mean values   Dec-21   Sep-21					
Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of 11,12% 11,199	27				
Dayables and cash receivables  Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of service and the payables and cash receivables)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of 11,12% 11,199 11			Dec-21	Sep-21	
cash payables and cash receivables  Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated 1.762.832.058 1.688.570.430 1.762.832.058 1.688.570.430 1.762.832.058 1.688.570.430 1.762.832.058 1.688.570.430 1.762.832.058 1.688.570.430 1.762.832.058 1.688.570.430 1.762.832.058 1.688.570.430 1.762.832.058 1.762.	28	payables and cash receivables	20.628.655	12.899.893	
30 values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated as hayables and cash receivables)  Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated as a sociated cash payables and cash receivables)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of 11,12% 11,199	29	cash payables and cash receivables	34.541.421	14.483.905	
30a 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)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 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)  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of 11,12% 11,19% values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of 11,12% 11,19%	30	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)	1.762.832.058	1.688.570.430	
31 values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of 11,12% associated cash payables and cash receivables)  Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of 11,12% 11,199	30a	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)	1.762.832.058	1.688.570.430	
31a values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of 11,12% 11,19%	31	values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of	11,12%	11,19%	
	31a	values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of	11,12%	11,19%	