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

## As of September 30, 2020

(In Millions of Rupiah)

No	Item	Total
1	Total consolidated assets as per published financial statements	1.438.208.196
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	3.977.648
9	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	353.469
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	94.458.220
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(75.469.518)
12	Other adjustments	-
13	Leverage Ratio Exposure	1.460.040.906

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

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

## As of September 30, 2020

On Balance Sheet Repairers  1 On Balance Sheet Repairers  2 Ones up for definatives collateral provided where deducted from the IVS asset pursuant to the operative accounting framework  3 Deduction of recovables necessive for carb variations mapping provided in deviations transactions)  4 (Application of recovables necessive for carb variations mapping provided in deviations transactions)  5 (Bredittion of recovables necessive for carb variations mapping provided in deviations transactions)  6 (Balance Sheet Repairers)  5 (Bredittion of recovables necessive for carb variations mapping provided in deviations transactions)  6 (Balance Sheet Repairers)  6 (Balance Sheet Repairers)  7 (State amount deducted in determining base IIII Tirs 1 Capital and regulatory adjustments)  7 (State amount deducted in determining base IIII Tirs 1 Capital and regulatory adjustments)  8 (Balance Sheet Repairers)  8 (Balance Sheet Repairers)  8 (Balance Sheet Repairers)  9 (Balance Sheet Repairers)  10 (Bremptod certain for PPT appositions of the Sheet Repairers)  11 (Bremptod certain (courte-prairy (CCP) leg of Gene-Ceiverd trade exposures)  12 (Bremptod certain (courte-prairy (CCP) leg of Gene-Ceiverd trade exposures)  13 (Bremptod certain (courte-prairy (CCP) leg of Gene-Ceiverd trade exposures)  14 (Genes Sheet Repairers)  15 (Generoptic certain (courte-prairy (CCP) leg of Gene-Ceiverd trade exposures)  15 (Bremptod certain (courte-prairy (CCP) leg of Gene-Ceiverd trade exposures)  16 (Generoptic certain (courte-prairy (CCP) leg of Gene-Ceiverd trade exposures)  17 (Bremptod certain (courte-prairy (CCP) leg of Gene-Ceiverd trade exposures)  18 (Generoptic certain (courte-prairy (CCP) leg of Gene-Ceiverd trade exposures)  19 (Generoptic certain (courte-prairy (CCP) leg of Gene-Ceiverd trade exposures)  10 (Generoptic certain (co		(In Millions of Rupiah)			
Do Radianas Sheet Nume, (confuling dehandwer and \$771, but including collaborard)  7. Gross up for dehandwer, collaboral provided where deducted from the fit's assets pursuant to the operative accounting framework  8. Debutch of metahakers assets for cash validation imagin provided in netwiders transaction)  9. Debutch of metahakers assets for cash validation imagin provided in netwiders transaction)  19. Debutch of metahakers assets for cash validation imagin provided in netwiders transaction)  19. Report of an adjustment for securities framework beard responsives that are deducted from Basel III Ter 1 Capital of (15, 482-053)  10. Specific and general provisions associated with an basers or beard and deducted from Basel III Ter 1 Capital of (15, 482-053)  10. Asset amount deviced in determining bear III Ter 1 Capital and regulatory adjustments)  10. Specific and particular and specific control of the sp	No.				
Consultation of incoharbons calested provided where declarated from the IVS assets pursuant to the operative accounting framework  Adjustment for securities received under securities framework to the control of the c		On-Balance Sheet Exposures	Sep-20	Jun-20	
Debuttors of recolvables assets for cash valuation margin provided in dehables transaction)	1	On Balance Sheet items (excluding derivatives and SFTs, but including collateral)	1.377.867.694	1.370.242.358	
A (Adjustment for securities received under securities flauncing transactions that are recognised as an asset)  5 Specific and general provisions associated with no-balance sheet exposures that are deducted from Bosel III Ter 1 Capital (\$15,494,574)  6 (Asset amount deducted in determining Basel III Ter 1 Capital and regulatory adjustments)  7 (Sust on-balance sheet exposures (excluding demostres and SFTs) (sum of rows 1 to 6)  8 Peplacement cost associated with all derivatives transaction (where applicable need eligible cash variation margin and/or with balateria rective control in the state of	2	Gross up for derivatives collateral provided where deducted from the B/S assets pursuant to the operative accounting framework	-	-	
Specific and genomi provisions associated with on balance sheet exposures that are deducted from Resel III Ter 1 Capital) (61-04-574) (57-92) (15-662-553) (16-62-64) (15-662-553) (16-62-64) (16-62-653) (16-62-64) (16-62-653) (16-62-64) (16-62-653) (16-62-653) (16-62-64) (16-62-64) (16-62	3	(Deduction of receivalvels assets for cash variation margin provided in derivatives transaction)	-	-	
Asset amount deducted in determining Basel III Tier 1 Capital and regulatory adjustments)  7. Total on-balance sheet exposures (encluding definitions and 51Ts) (sum of row 1 to 6)  8. Desirables Exposure  8. Replacement cost associated with all derivatives transaction (where applicable net of eligible cash variation margin and/or with all derivatives transaction (where applicable net of eligible cash variation margin and/or with 2.540.319 4.27.  9. Add on amounts for PFE associated with all derivatives transactions  10. Exempted central counterpanty (CFD) leg of derivatives transactions  11. Adjusted effective national amount of written credit derivatives  12. Adjusted effective national amount of written credit derivatives  13. Total derivatives Exposures (pum of rows 8 to 12)  14. Source SFF assets (with no recognition of reality, after adjusting for raises accounting transaction proposure  15. Source SFF assets (with no recognition of reality, after adjusting for raises accounting transaction proposure (pum of SFF assets)  15. CRI Repopular for SFT assets  15. Total derivatives Exposures (pum of rows 8 to 12)  16. CRI Repopular for SFT assets (with no recognition of reality, after adjusting for raises accounting transaction proposures (pum of SFF assets)  15. CRI Repopular for SFT assets  15. Total Securities Prinarical Exposures (pum of rows 8 to 12)  16. CRI Repopular for SFT assets  17. Agent transaction exposures (pum of rows 8 to 12)  18. Total Securities Prinarical Exposures (pum of rows 14 to 17)  19. Add on a replace of SFFF assets (pum of rows 15 to 17)  19. Add on a replace of SFFFF assets (pum of rows 15 to 17)  19. Add on a replace of SFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFFF	4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-	
Total on-balance sheet exposures (sexulating derivatives and STT3) (sum of rows 1 to 5)  Providers Exposure  Sep 20  Jun 20  Replacement cost associated with all derivatives transaction (where applicable net of eligible cash varietion margin and/or with 2,540,519  Add on amounts for PFE associated with all derivatives transactions  Add on amounts for PFE associated with all derivatives transactions  (Exempted central recurrency) (CCP) lag of client cleared trade exposures)  N/A  N/A  N/A  Add on amounts for PFE associated with all derivatives transactions  (Exempted central recurrency) (CCP) lag of client cleared trade exposures)  N/A  N/A  N/A  Adjusted effective notional directive and add on deductions for written credit derivatives)  12 (Analysted effective notional directs and add on deductions for written credit derivatives)  13 Total derivatives Exposures (sum of rows 8 to 12)  Securities Transaction Exposures  383.460  Replacement Contral Exposures  Securities Transaction Exposures  Securities Transactio	5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 Capital)	(61.494.574)	(57.921.153)	
Beginschment toot associated with all derivatives transaction (where applicable net of eligible cash variation margin and/or with 2,540,519 4,277.  3 Add on amounts for PFE associated with all derivatives transactions 3,251,785 2,383.  10 [Exempted central counterparty (CCF) leg of clerif-cleared trade exposures] N/A	6	(Asset amount deducted in determining Basel III Tier 1 Capital and regulatory adjustments)	(15.462.053)	(16.424.512)	
Replacement cost associated with all derivatives transaction (where applicable net of eligible cash variation margin ani/or with 2,540,510 4,277  and an amounts for PTE associated with all derivatives transactions 3,251,785 2,331  DESERBATE CONTROLL AND ADDRESS OF TEXAS OF	7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	1.300.911.067	1.295.896.693	
March an amounts for PFE associated with all derivatives transactions		Derivatives Exposure	Sep-20	Jun-20	
Completed central counterpartly (CCP) leg of client-cleaned trade exposures)   N/A   N/A	8		2.540.519	4.272.412	
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)  14 Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction  15 (Note that 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)  19 Agent transaction exposures  19 Off-balance sheet exposure at gross notional amount  20 (Adjustment for conversion to credit equivalent amount)  21 (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital )  22 Off Balance Sheet tems (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  29 Outselve Leverage Ratio Requirement  29 Outselve Leverage Ratio Requirement  29 Outselve Leverage Ratio Requirement  20 Outselve Leverage Ratio Requirement  20 Outselve Leverage Ratio Requirement  21 Outselve Leverage Ratio Requirement  22 Outselve Leverage Ratio Requirement  23 Outselve Leverage Ratio Requirement  24 Outselve Leverage Ratio Requirement  25 Decirity Rational Minimum Leverage Ratio Requirement  26 National Minimum Leverage Ratio Requirement  27 Outselve Leverage Ratio Requirement  28 National Minimum Leverage Ratio Requirement  29 Outselve Leverage Ratio Requirement  30 Outselve Circuity Rational Revisibles  29 Outselve Circuity Rational Revisibles  20 Outselve Circuity Rational Revisibles  20 Outselve Circuity Rational Revisibles  20 Outselve Circuity Rational Revisibles  21 Outselve Circuity Rational Rational Revisibles  21 Outselve Circuity Rational Ra	9	Add on amounts for PFE associated with all derivatives transactions	3.251.785	2.938.005	
Total definitive notional offsets and add on deductions for written credit derivatives)  Total definitives Exposures (sum of rows 8 to 12)  Securities Financing Transaction Exposures  Sep-20  Jun-20  Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction  S8, 525, 845  15, 357  Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction  S8, 525, 845  15, 357  Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction  S8, 525, 845  15, 357  Agent transaction exposures  Sep-20  Jun-20  Gross SFT assets  Total Securities Financing Transaction Exposures (sum of rows 14 to 17)  S8, 879, 314  16, 141  Grid Financing Transaction Exposures (sum of rows 14 to 17)  S8, 879, 314  16, 141  Grid Financing Transaction Exposures (sum of rows 14 to 17)  S8, 879, 314  16, 141  Grid Financing Transaction Exposures (sum of rows 14 to 17)  S8, 879, 314  16, 141  Grid Financing Transaction Exposures (sum of rows 14 to 17)  Grid Balance Sheet Exposures  Sep-20  Jun-20  Grid Balance Sheet Lems (sum of rows 19 to 21)  Grid Balance Sheet Lems (sum of rows 19 to 21)  Grid Balance Sheet Lems (sum of rows 19 to 21)  Grid Balance Sheet Lems (sum of rows 19 to 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 (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 impa	10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	N/A	
Securities Financing Transaction Exposures   Sep 20   Jun-20	11	Adjusted effective notional amount of written credit derivatives	-	-	
Securities Financing Transaction Exposures   Sep-20   Jun-20	12	(Adjusted effective notional offsets and add on deductions for written credit derivatives)	-	-	
15 Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction 16 (Netted amounts of cash payables and cash receivables of gross 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 20 (Adjustment for conversion to credit equivalent amount) 21 (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital) 22 Off Balance Sheet tiems (sum of rows 19 to 21) 23 Tier 1 Capital 24 Total Exposures (sum of rows 19 to 21) 25 Capital and Total Exposures 26 (Including the impact of any applicable temporary exemption of central bank reserves) 27 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 28 National Minimum Leverage Ratio Requirement 30,00% 30,00	13	Total derivatives Exposures (sum of rows 8 to 12)	5.792.305	7.210.417	
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  20 (Adjustment for conversion to credit equivalent amount)  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)  23 Ter 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 Ratio Requirement  28 Maen value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated ash 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  29 Cash payables and cash receivables  20 Cash payables and cash receivables  20 Cash payables and cash receivables  20 Cash payables and cash receivables  21 (20 Cash payables and cash receivables)  21 (20 Cash payables and cash receivables)  22 Cash payables and cash receivables)  23 Cash payables and cash receivables  24 (20 Cash payables and cash receivables)  25 Cash payables and cash receivables)  26 (20 Cash payables and cash receivables)  27 (20 Cash payables and cash receivables)  28 (20 Cash payables and cash receivables)  29 (20 Cash payables and cash receivables)  20 Cash payables and cash receivables)  20 Cash payables and cash receivables)		Securities Financing Transaction Exposures	Sep-20	Jun-20	
17 Agent transaction exposures 18 Total Securities Financing Transaction Exposures (sum of rows 14 to 17) 19 Off-Balance Sheet Exposures (sum of rows 14 to 17) 20 (Adjustment for conversion to credit equivalent amount) 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) 23 Ter 1 Capital 24 Total Exposures (sum of rows 19 to 21) 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 26 Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 27 Applicable Leverage Buffer 28 National Minimum Leverage Ratio Requirement 29 Off Balance Sheet Items (sum of rows 7, 13, 18, 22) 30 National Minimum Leverage Ratio Requirement 30,00% 3	14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction	58.525.845	15.357.674	
17 Agent transaction exposures 18 Total Securities Financing Transaction Exposures (sum of rows 14 to 17) 19 Off-Balance Sheet Exposures (sum of rows 14 to 17) 20 (Adjustment for conversion to credit equivalent amount) 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) 23 Ter 1 Capital 24 Total Exposures (sum of rows 19 to 21) 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 26 Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 27 Applicable Leverage Buffer 28 National Minimum Leverage Ratio Requirement 29 Off Balance Sheet Items (sum of rows 7, 13, 18, 22) 30 National Minimum Leverage Ratio Requirement 30,00% 3	15	(Netted amounts of cash pavables and cash receivables of gross SFT assets)	-	-	
Total Securities Financing Transaction Exposures (Sum of rows 14 to 17)  7 Agent transaction exposures  7 Agent transaction exposures  8 Sep-20  8 Jun-20  9 Off-balance sheet exposure at gross notional amount  9 Off-balance sheet exposure at gross notional amount  10 (206.967.899)  11 (202.663  12 (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)  12 Off Balance Sheet Items (sum of rows 19 to 21)  13			252.460	783.928	
Total Securities Financing Transaction Exposures (sum of rows 14 to 17)  Other Off-Balance Sheet Exposures  Other Off-Balance Sheet Exposures  Sep-20 Jun-20  Off-balance sheet exposure at gross notional amount  (206.967.899) (202.663  (Adjustment for conversion to credit equivalent amount)  (206.967.899) (202.663  (Adjustment for conversion to credit equivalent amount)  (206.967.899) (202.663  (Adjustment for conversion to credit equivalent amount)  (206.967.899) (202.663  (Adjustment for conversion to credit equivalent amount)  (206.967.899) (202.663  (Adjustment for conversion to credit equivalent amount)  (206.967.899) (202.663  (Adjustment for conversion to credit equivalent amount)  (206.967.899) (202.663  (Adjustment for conversion to credit equivalent amount)  (206.967.899) (202.663  (Adjustment for conversion to credit equivalent amount)  (206.967.899) (202.663  (Adjustment for conversion to credit equivalent amount)  (206.967.899) (202.663  (2			353.409	783.928	
Other Off-Balance Sheet Exposures  9 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 (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 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  29 Cash payables and cash receivables  10 Office Signers (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  10 Office Signers (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  10 Office Signers (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  10 Office Signers (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  10 Office Signers (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)  11 Office Signers (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)  12 Office Signers (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)  12 Office Signers (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)  12 Office Signers (after adjustment for sale accounting transactions and netted of amount			- 50 070 244	45 444 503	
19 Off-balance sheet exposure at gross notional amount 301.426.119 293.79 20 (Adjustment for conversion to credit equivalent amount) (206.967.899) (202.662 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) 94.458.220 91.135 23 Tier 1 Capital	18				
Adjustment for conversion to credit equivalent amount)  (206.967.899) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (202.662  (206.967.89) (206.962  (206.967.89) (206.962  (206.967.89) (206.962  (206.967.897.897.898) (206.962  (206.967.897.898) (206.962  (206.967.898) (206.962  (206.967.898) (206.962  (206.967.898) (206.962  (206.967.898) (206.962  (206.967.898) (206.962  (206.967.898) (206.962  (206.967.898) (206.962  (206.967.898) (206.962  (206.967.898) (206.962  (206.967.898) (206.962  (206.967.898) (206.962  (206.9	10	·			
Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital   94.458.220   91.33					
Capital and Total Exposures  Capital and Total Exposures  Sep-20  Jun-20  23 Ter 1 Capital  24 Total Exposures (sum of rows 7, 13, 18, 22)  Leverage Ratio  Leverage Ratio  Sep-20  Jun-20  25 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)  11,75%  11,70%  11,70%  National Minimum Leverage Ratio Requirement  3,00%  3,00%  Applicable Leverage Buffer  N/A  N/A  N/A  Disclosures of mean values  Sep-20  Jun-20  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 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 (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)  12,03%  120  121,03%  121,03%  122  123  124  125  126  127  127  128  129  129  120  120  120  120  121,03%  120  121,03%  120  121,03%  120  121,03%  120  121,03%			(206.967.899)	(202.663.951)	
Capital and Total Exposures  Sep-20  Jun-20  23 Tier 1 Capital  171.554.843  165.013  24 Total Exposures (sum of rows 7, 13, 18, 22)  Leverage Ratio  Sep-20  Jun-20  25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  11,75%  11,70%  26 National Minimum Leverage Ratio Requirement  3,00%  3,00%  3,00%  3,00%  27 Applicable Leverage Buffer  N/A  N/A  N/A  Disclosures of mean values  Sep-20  Jun-20  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 neceivables  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 neceivables)  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 neceivables)  1,426.325.483 1,404.725 1,404.725 1,405.325.483 1,404.725 1,406.325.483 1,404.725 1,406.325.483 1,404.725 1,406.325.483 1,406.325 1			-	-	
Ter 1 Capital 171.554.843 165.013  24 Total Exposures (sum of rows 7, 13, 18, 22) 1.460.040.906 1.410.384  Leverage Ratio Sep-20 Jun-20  25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 11,75% 11,70%  25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 11,75% 11,70%  26 National Minimum Leverage Ratio Requirement 3,00% 3,00%  27 Applicable Leverage Buffer N/A N/A N/A  Disclosures of mean values Sep-20 Jun-20  28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables 58.879.314 16.141  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 158.879.314 16.141  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) 1.426.325.483 1.404.725  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) 1.426.325.483 1.404.725  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) 1.426.325.483 1.404.725  28 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) 1.426.325.483 1.404.725  29 Leverage ratio (including the impact of any appl	22	Off Balance Sheet I tems (sum of rows 19 to 21)	94.458.220	91.135.665	
Leverage Ratio  Leverage Ratio  Leverage Ratio  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  11,75%  11,70%  11,75%  11,70%  25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  11,75%  11,70%  25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  11,75%  11,70%  25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  25a Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  25a Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  25a Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  25a Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  25a Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  25a Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  25a Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  25a Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  25a Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  25a Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  25a Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  25a Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  25a Leverage ratio (including			-		
Leverage Ratio  Leverage Ratio Sep-20 Jun-20  25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  11,75%  11,75%  11,70%  25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  11,75%  11,75%  11,70%  26 National Minimum Leverage Ratio Requirement  3,00%  3,00%  3,00%  27 Applicable Leverage Buffer  Disclosures of mean values  Sep-20  Jun-20  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)  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)  1.404.725  1.40	_			165.018.574	
Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)  11,75%  11,70%  25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  11,75%  11,70%  26 National Minimum Leverage Ratio Requirement  3,00%  3,00%  27 Applicable Leverage Buffer  N/A  N/A  N/A  Disclosures of mean values  Sep-20  Jun-20  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)  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)  1.426.325.483  1.404.725  1.404.725  1.404.725  1.404.725  1.404.725  1.404.725  1.404.725  1.404.725  1.404.725  1.404.725  1.404.725  1.404.725  1.404.725  1.404.725  1.404.725  1.404.725  1.404.725	24				
26 National Minimum Leverage Ratio Requirement 3,00% 3,00%  27 Applicable Leverage Buffer N/A N/A  Disclosures of mean values  Sep-20 Jun-20  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)  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 (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)	25				
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  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 (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 (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)	25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11,75%	11,70%	
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  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)  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)	26	National Minimum Leverage Ratio Requirement	3,00%	3,00%	
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)  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 (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)	27	Applicable Leverage Buffer	N/A	N/A	
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)  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 1.426.325.483 1.404.725		Disclosures of mean values	Sep-20	Jun-20	
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 leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean le	28		25.163.892	10.483.084	
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)  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 1.426.325.483 1.404.725  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 1.426.325.483 1.404.725  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 1.426.325.483 1.404.725  Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean 1.426.325.483 1.404.725	29		58.879.314	16.141.602	
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)  1.404.729	30	values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated	1.426.325.483	1.404.725.859	
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)	30a	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	1.426.325.483	1.404.725.859	
	31	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	12,03%	11,75%	
	31a		12,03%	11,75%	

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