

## Leverage Ratio Common Disclosure

Bank Name : P.T. Bank Bumi Arta Tbk (Individual)

Report Position : December 2023 (Audited)

(In Millions of Rupiah)

Item	Period		
	December 2023	September 2023	
<b>On Balance Sheet Exposures</b>			
1	On Balance Sheet items (excluding derivatives and SFTs, but including collateral)	6.251.058,00	6.158.121,00
2	Gross up for derivatives collateral provided where deducted from the B/S assets pursuant to the operative accounting framework	-	-
3	(Deduction of receivables assets for cash variation margin provided in derivatives transaction)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 Capital)	(177.512,00)	(174.110,00)
6	(Asset amount deducted in determining Basel III Tier 1 Capital)	(38.275,00)	(28.604,00)
7	<b>Total On B/S Exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>6.035.271,00</b>	<b>5.955.407,00</b>
<b>Derivative Exposure</b>			
8	Replacement cost associated with all derivatives transaction (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	-
9	Add on amounts for PFE associated with all derivatives transactions	-	-
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	<b>Total derivatives Exposures (sum of rows 8 to 12)</b>	<b>-</b>	<b>-</b>
<b>Securities Financing Transaction Exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction	1.918.008,00	2.195.908,00
15	Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	CCR exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	<b>Total Securities Financing Transaction Exposures (sum of rows 14 to 17)</b>	<b>1.918.008,00</b>	<b>2.195.908,00</b>

(In Millions of Rupiah)

Item	Period		
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<b>Other Off Balance Sheet Exposures</b>			
19	Off B/S exposures at gross notional amount	1.784.881,00	1.695.416,00
20	(Adjustment for conversion to credit equivalent amount)	(1.525.544,00)	(1.432.816,00)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)	(3.712,00)	(2.913,00)
<b>22</b>	<b>Off Balance Sheet Items (sum of rows 19 to 21)</b>	<b>255.625,00</b>	<b>259.687,00</b>
<b>Capital and Total Exposures</b>			
23	<b>Tier 1 Capital (CEMA)</b>	3.048.054,00	3.046.674,00
24	<b>Total Exposures (sum of rows 7, 13, 18, 22)</b>	<b>8.208.904,00</b>	<b>8.411.002,00</b>
<b>Leverage Ratio</b>			
25	The value of the lever ratio, including the impact of adjustments of temporary exceptions on placement of current account with an Indonesian bank in the context of meeting the minimum statutory reserve requirements	37,13%	36,22%
25a	The value of the lever ratio, does not include the impact of adjustments to the temporary exemption on the placement of current account with an Indonesian bank in the context of meeting the minimum statutory reserve requirements	37,13%	36,22%
26	<b>National minimum leverage ratio requirement</b>	3,00%	3,00%
27	<b>Applicable leverage buffers</b>	N/A	N/A
<b>Disclosure of average scores</b>			
28	The average value of the carrying value of the gross SFT asset, after adjustments from net sales accounting transaction calculated with cash liabilities in SFT and internal cash bill SFT	2.151.921,00	2.307.391,00
29	Final quarterly report value of gross carrying value of SFT asset, after adjustments for sales accounting transactions that are calculated on a net basis with a cash liability in SFT and Cash bill	1.918.008,00	2.195.908,00
30	Total exposure , including the impact of adjustments to temporary exceptions on the placement of current account at Bank Indonesia in the context of meeting the minimum statutory reserve requirements , which has included the gross average value of the gross asset value as referred to in line 28	8.442.817,00	8.522.485,00
30A	Total exposure , not including the impact of adjustments to temporary exceptions on the placement of current account at bank Indonesia in the context of meeting the minimum statutory reserve requirements , which has included the gross average value of the gross asset value as referred to in line 28	8.442.817,00	8.522.485,00
31	Value of the leverage ratio, including the impact of adjustments to temporary exceptions on the placement of current account at bank Indonesia in the context of meeting the minimum statutory reserve requirements , included the average value of the carrying value of the SFT assets in gross , as referred to in line 28	36,10%	35,75%
31A	Value of the leverage ratio, not including the impact of adjustments to temporary exceptions on the placement of current account at bank Indonesia in the context of meeting the minimum statutory reserve requirements , included the average value of the carrying value of the SFT assets in gross , as referred	36,10%	35,75%

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<b>Qualitative Analysis</b>		
There was an increase in the leverage ratio in December 2023 audited (37,13%), compared to September 2023 (36,22%) by (0,91%), the increase resulted from a reduction in total exposure due to a decline in credit.		