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PT Bank Danamon Indonesia Tbk and Subsidiaries Disclosure of Quantitative Risk Exposure 31-Mar-2025

Leverage Ratio Report

(in million Rupiah)

Leverage Natio Report						
No	Information	Total				
		Individual	Consolidated			
1	Total assets on the balance sheet in published financial statements	238.748.286	260.075.091			
	(gross value before deducting impairment provision)					
2	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other	-	-			
	entities that consolidated based on accounting standard yet out of scope consolidation					
	based on Otoritas Jasa Keuangan					
3	Adjustment for portfolio of financial asset that have underlying which already transferred to	-	-			
	without recourse securitization asset as stipulated in OJK's statutory regulations related to					
	Prudential Principles in Securitization Asset Activity for General Bank					
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory	-	-			
	Reserve Requirement ( if any)					
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting	-	-			
	standard yet excluded from total exposure in Leverage Ratio calculation.					
6	Adjustment to acquisition cost and sales price of financial assets regularly using trade date	-	-			
	accounting method					
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-	-			
8	Adjustment to exposure of derivative transaction	1.540.647	1.871.141			
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse	255.025	255.025			
	repo transaction					
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit	20.928.721	20.928.721			
	Conversion Factor					
11	Prudent valuation adjustments in form of capital deduction factor and impairment provision	(22.062.444)	(13.932.943)			
12	Other adjustments	-	_			
13	Total exposure in Leverage Ratio Calculation	239,410,235	269.197.035			



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PT Bank Danamon Indonesia Tbk and Subsidiaries Disclosure of Quantitative Risk Exposure 31-Mar-2025

Leverage Ratio Calculation Report

(in million Rupiah)

On Balance Sheet Exposure   Street Exposure	Leve	rage Ratio Calculation Report		(in million Rupiah)				
On Balance Sheet Exposure         20.0 m Chalance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral provision) (gress value before deducting impairment provision) (gress value) (gress value) (gress) (gr		Information	Individual		Consolidated			
1 On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) (gross value before deducting impairment provision)   2 Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard   3 (Deductions of receivable assets for cash variation margin provided in derivatives transactions)   4 (Adjustment for securities received under securities financing transactions that are recognised as an asset)   5 (Impairment provision those assets inline with accounting standard applied) (7,690,617) (7,747,769) (9,280,081) (9,335,654) (4,658,644) (4,658,662) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,652,862) (4,903,896) (4,903,896) (4,903,896) (4,903,896) (4,903,896) (4,903,896) (4,903,896) (4,903,896) (4,903,896) (4,903,896) (4,903,896) (4,903,896) (4,903,896) (4,903,896) (4,903,896) (4,903,896) (4,903,8			31-Mar-25	31-Dec-24	31-Mar-25	31-Dec-24		
SFTs), but including collateral)   Gross-value before deducting impairment provision)   2 Gross-value before deducting impairment provision)   3 (Deductions of receivables collateral provided where deducted from balance sheet assets   -   -   -   -   -   -   -   -   -	On Ba	·						
Gross value before deducting impairment provision	1		225.947.611	224.220.876	247.122.388	246.316.336		
2 Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard provided in derivatives transactions of receivable assets for cash variation margin provided in derivatives transactions of receivable assets for cash variation margin provided in derivatives transactions of receivable assets for cash variation margin provided in derivatives transactions of transactions of transactions that are recognised as an asset) (Apdiustment for securities received under securities financing transactions that are recognised as an asset) (Impairment provision those assets inline with accounting standard applied) (7.690.617) (7.747.769) (9.280.081) (9.335.654) (14.996.508) (4.852.862) (4.903.896) (14.371.826) (14.996.508) (4.852.862) (4.903.896) (14.371.826) (14.996.508) (4.852.862) (4.903.896) (14.371.826) (14.996.508) (4.852.862) (4.903.896) (14.371.826) (14.996.508) (4.852.862) (4.903.896) (14.371.826) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14.996.508) (14								
Dursuant to the accounting standard	2		_	_	_			
transactions	-	,						
Adjustment for securities received under securities financing transactions that are recognised as an asset)   Cross series of the recognised as an asset)   Cross series in the with accounting standard applied)   Cross series in the with accounting standard and and a cross series in the with accounting standard and and accounting standard and and account applied to the series in the with all derivatives transactions   Cross series in the with all derivatives   Cross series	3	(Deductions of receivable assets for cash variation margin provided in derivatives	-	-	-	-		
recognised as an asset    recognised as an asset      (Impairment provision those assets inline with accounting standard applied)   (7.690.617)   (7.747.769)   (9.280.081)   (9.335.654)   (6.8set amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)   (14.371.826)   (14.996.508)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.652.862)   (4.903.896)   (4.903.896)   (4.903.896)   (4.903.896)   (4.903.896)   (4.903.896)   (4.903.896)   (4.903.896)   (4.903.896)   (4.903.896)   (4.903.896)   (4.903.896)   (4.903.896)   (4.903.896)   (4.903.89		/						
Solidariment provision those assets inline with accounting standard applied   (7.690.617)   (7.747.769)   (9.280.081)   (9.335.654)	4	· ·	-	-	-	-		
6 (Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments) 7   Total on-balance sheet exposures 203.885.168   201.476.599   233.189.445   232.076.786    Derivative Exposure 8   Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting) 9   Add-on amounts for potential future exposure associated with all derivatives transactions   1.424.778   1.109.385   1.694.461   1.398.766   10 (Exempted central counterparty (CCP) leg of client-cleared trade exposures)   -   -   -   -   11   Adjusted effective notional amount of written credit derivatives   -   -   -   12   (Adjusted effective notional offsets and add-on deductions for written credit derivatives)   -   -   -   13   Total derivative exposures   1.833.718   1.631.347   2.316.241   2.008.656    Securities financing transaction exposures   12.507.604   4.918.222   12.507.604   4.918.222   15 (Netted amounts of cash payables and cash receivables of gross SFT assets)   -   -   -   -   16   Counterparty credit risk exposure for SFT assets refers to Current Exposure calculation   255.024   82.012   255.024   82.012   17   Agent transaction exposures   12.762.628   5.000.234   12.762.628   5.000.234   18   Total securities financing transaction exposures   12.762.628   5.000.234   12.762.628   5.000.234   19   Off-balance sheet exposure at gross notional amount   123.050.996   119.051.955   123.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.050.996   119.051.955   120.0			(7.000.047)	(7.747.700)	(0.000.004)	(0.005.054)		
Total on-balance sheet exposures   203.885.168   201.476.599   233.189.445   232.076.786			` /	` ,	` ,	· ,		
Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	6	(Asset amounts deducted in determining basel III Tier 1 capital and regulatory adjustments)	(14.371.826)	(14.996.508)	(4.652.862)	(4.903.896)		
Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)   408.940   521.962   621.780   609.890	7	Total on-balance sheet exposures	203.885.168	201.476.599	233.189.445	232.076.786		
eligible cash variation margin and/or with bilateral netting)  9 Add-on amounts for potential future exposure associated with all derivatives transactions  1.424.778 1.109.385 1.694.461 1.398.766 10 (Exempted central counterparty (CCP) leg of client-cleared trade exposures) 11 Adjusted effective notional amount of written credit derivatives 12 (Adjusted effective notional offsets and add-on deductions for written credit derivatives) 13 Total derivative exposures  8	Deriva	ative Exposure				-		
Add-on amounts for potential future exposure associated with all derivatives transactions   1.424.778   1.109.385   1.694.461   1.398.766	8	Replacement cost associated with all derivatives transactions (where applicable net of	408.940	521.962	621.780	609.890		
10   (Exempted central counterparty (CCP) leg of client-cleared trade exposures)								
11   Adjusted effective notional amount of written credit derivatives   -   -   -   -   -   -   -   -   -	9	·	1.424.778	1.109.385	1.694.461	1.398.766		
12   (Adjusted effective notional offsets and add-on deductions for written credit derivatives)   -   -   -   -   -   -   -   -   -	10	, , , , , , , , , , , , ,	-	-	-	-		
Total derivative exposures   1.833.718   1.631.347   2.316.241   2.008.656	11	Adjusted effective notional amount of written credit derivatives	-	-	-	-		
Securities financing transaction exposures   12.507.604   4.918.222   12.507.604   4.918.222   12.507.604   4.918.222   12.507.604   4.918.222   12.507.604   4.918.222   12.507.604   4.918.222   12.507.604   4.918.222   12.507.604   4.918.222   12.507.604   4.918.222   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   15.024   1	12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-		
14       Gross SFT Assets       12.507.604       4.918.222       12.507.604       4.918.222         15       (Netted amounts of cash payables and cash receivables of gross SFT assets)       -       -       -       -         16       Counterparty credit risk exposure for SFT assets refers to Current Exposure calculation       255.024       82.012       255.024       82.012         17       Agent transaction exposures       -       -       -       -       -         18       Total securities financing transaction exposures       12.762.628       5.000.234       12.762.628       5.000.234         Other off-balance sheet exposures       -       -       -       -       -       -         19       Off-balance sheet exposure at gross notional amount       123.050.996       119.051.955       123.050.996       119.051.955         20       (Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)       (101.974.691)       (99.070.858)       (101.974.691)       (99.070.858)         21       (Impairment provision for off balance sheet inline with accounting standard)       (147.584)       (153.035)       (147.584)       (153.035)         22       Off-balance sheet items       20.928.721       19.828.062       20.928.721	13	Total derivative exposures	1.833.718	1.631.347	2.316.241	2.008.656		
15   (Netted amounts of cash payables and cash receivables of gross SFT assets)   -   -   -   -   -   -   -   -   -	Securities financing transaction exposures					-		
16   Counterparty credit risk exposure for SFT assets refers to Current Exposure calculation   255.024   82.012   255.024   82.012     17   Agent transaction exposures	14		12.507.604	4.918.222	12.507.604	4.918.222		
17   Agent transaction exposures   -   -   -   -   -   -   -   -   -	15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-		
Total securities financing transaction exposures   12.762.628   5.000.234   12.762.628   5.000.234	16	Counterparty credit risk exposure for SFT assets refers to Current Exposure calculation	255.024	82.012	255.024	82.012		
Other off-balance sheet exposures           19 Off-balance sheet exposure at gross notional amount         123.050.996         119.051.955         123.050.996         119.051.955           20 (Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)         (101.974.691)         (99.070.858)         (101.974.691)         (99.070.858)           21 (Impairment provision for off balance sheet inline with accounting standard)         (147.584)         (153.035)         (147.584)         (153.035)           22 Off-balance sheet items         20.928.721         19.828.062         20.928.721         19.828.062           Capital and Total Exposure           23 Tier 1 Capital         36.444.302         36.117.872         46.163.266         46.210.485	17	Agent transaction exposures	-	-	-	-		
19 Off-balance sheet exposure at gross notional amount       123.050.996       119.051.955       123.050.996       119.051.955         20 (Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)       (101.974.691)       (99.070.858)       (101.974.691)       (99.070.858)         21 (Impairment provision for off balance sheet inline with accounting standard)       (147.584)       (153.035)       (147.584)       (153.035)         22 Off-balance sheet items       20.928.721       19.828.062       20.928.721       19.828.062         Capital and Total Exposure         23 Tier 1 Capital       36.444.302       36.117.872       46.163.266       46.210.485	18	Total securities financing transaction exposures	12.762.628	5.000.234	12.762.628	5.000.234		
20 (Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)  21 (Impairment provision for off balance sheet inline with accounting standard)  22 Off-balance sheet items  20.928.721  Tier 1 Capital  (101.974.691)  (99.070.858)  (101.974.691)  (99.070.858)  (101.974.691)  (153.035)  (147.584)  (153.035)  19.828.062  20.928.721  19.828.062  20.928.721  46.163.266  46.210.485	Other	off-balance sheet exposures				-		
credit conversion factor and deducted with impairment provision)         (Impairment provision for off balance sheet inline with accounting standard)         (147.584)         (153.035)         (147.584)         (153.035)           22         Off-balance sheet items         20.928.721         19.828.062         20.928.721         19.828.062           Capital and Total Exposure         -         -         -         -         -           23         Tier 1 Capital         36.444.302         36.117.872         46.163.266         46.210.485	19	Off-balance sheet exposure at gross notional amount	123.050.996	119.051.955	123.050.996	119.051.955		
21 (Impairment provision for off balance sheet inline with accounting standard)       (147.584)       (153.035)       (147.584)       (153.035)         22 Off-balance sheet items       20.928.721       19.828.062       20.928.721       19.828.062         Capital and Total Exposure         23 Tier 1 Capital       36.444.302       36.117.872       46.163.266       46.210.485	20		(101.974.691)	(99.070.858)	(101.974.691)	(99.070.858)		
22       Off-balance sheet items       20.928.721       19.828.062       20.928.721       19.828.062         Capital and Total Exposure       -         23       Tier 1 Capital       36.444.302       36.117.872       46.163.266       46.210.485		1 7						
Capital and Total Exposure           23         Tier 1 Capital         36.444.302         36.117.872         46.163.266         46.210.485		, , ,	` /	` ′	` ′			
23 Tier 1 Capital 36.444.302 36.117.872 46.163.266 46.210.485			20.928.721	19.828.062	20.928.721	19.828.062		
		•				-		
24   Total Exposure         239.410.235   227.936.242   269.197.035   258.913.738		'						
	24	Total Exposure	239.410.235	227.936.242	269.197.035	258.913.738		



A member of **MUFG** 

PT Bank Danamon Indonesia Tbk and Subsidiaries Disclosure of Quantitative Risk Exposure 31-Mar-2025

Leverage Ratio Calculation Report

(in million Rupiah)

LUVU	rage Ratio Calculation Report	(In million Ruplan)				
	Information	Individual		Consolidated		
		31-Mar-25	31-Dec-24	31-Mar-25	31-Dec-24	
Lever	age Ratio					
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	15,22%	15,85%	17,15%	17,85%	
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	15,22%	15,85%	17,15%	17,85%	
26	National minimum leverage ratio requirement	3,00%	3,00%	3,00%	3,00%	
27	Applicable leverage buffers	0,00%	0,00%	0,00%	0,00%	
Discl	osures of mean values			'		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash	2.721.773	1.439.446	2.721.773	1.439.446	
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	12.507.604	4.918.222	12.507.604	4.918.222	
30	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)	229.624.404	224.457.466	259.411.204	255.434.962	
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 cash payables and cash receivables)	229.624.404	224.457.466	259.411.204	255.434.962	
31	Basel III 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)	15,87%	16,09%	17,80%	18,09%	
31a	Basel III 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)	15,87%	16,09%	17,80%	18,09%	