

TOTAL EXPOSURE IN THE LEVERAGE RATIO REPORTS
PT Bank QNB Indonesia Tbk

Report: December 2020

(in million rupiah)

No	Information	total
1	Total assets as per published financial statements. (gross value before deducted by Allowance of impairment losses).	18.971.839
2	Adjustments to the value of investments in banking, financial institutions, insurance entities, and /or other entities that are consolidated based on accounting standard but outside the scope of consolidation based on the provisions of the Financial Services Authority.	-
3	Adjustments to the value of the underlying set of financial assets that have been transferred in asset securitization that meet the requirements of sell-off as stipulated in the Financial Services Authority Regulation concerning the precautionary principle in asset securitization activities for commercial banks. In the event that the underlying financial asset has been deducted from the total assets on the statement of financial position, the number in this line is 0 (zero).	-
4	Adjustment to the temporary exemptions for Placement with Bank Indonesia to meet the minimum statutory reserve requirements (if any).	-
5	Adjustments for fiduciary assets recognized as a component of the statement of financial position are based on financial accounting standards but excluded from the leverage ratio exposure calculation.	-
6	Adjustments to the purchase or sale value of financial assets on a regular basis using the trading date accounting method.	-
7	Adjustments to the value of cash pooling transactions that meet the requirements as regulated in these Financial Services Authority Regulations.	-
8	Adjustments for derivative transaction exposure.	3.348
9	Adjustment for securities financial transactions (ex : reverse repo transactions)	-
10	Adjustment for Administrative Account Transaction Exposures (ie conversion to credit equivalent amounts of Administrative Account Transaction Exposures)	78.400
11	Adjustment of prudential assessment in the form of capital deduction and Allowance of impairment losses	(648.475)
12	Other adjustments.	-
13	Total Exposure in Leverage Ratio calculation.	18.405.111

LEVERAGE RATIO CALCULATION
PT Bank QNB Indonesia Tbk

Report: December 2020

(in million rupiah)

Information		Period	
		Dec-20	Sep-20
Asset Exposures in Statements of Financial Position			
1	On-balance sheet items excluding derivatives and SFTs, but including collateral (Gross value before deducted by Allowance of impairment losses)	17.983.409	17.718.590
2	Re-add value for derivative collateral submitted to the counterparty which results in a decrease in total asset exposure in the balance sheet due to the application of financial accounting standards	-	-
3	Deduction of receivables related to CVM given in derivative transactions)	-	-
4	(Adjustments to the carrying amount of securities received in SFT exposures recognized as assets)	-	-
5	(Allowance of impairment losses for these assets is in accordance with financial accounting standards)	(613.951)	(535.745)
6	(Assets that have been calculated as a deduction factor for Tier 1 Capital as referred to in the Financial Services Authority Regulation regarding the obligation to provide minimum capital for commercial banks)	(34.524)	(23.484)
7	Total Exposure of assets in the statement of financial position Sum of lines 1 to 6	17.334.934	17.159.361
Derivative Transaction Exposures			
8	RC value for all derivative transactions, whether there is a variation margin that meets the requirements or a write-off agreement that meets certain requirements	7.131	2.755
9	Value added which is PFE for all derivative transactions	1.959	3.656
10	(Exceptions for exposure of derivative transactions settled through central counterparties (CCP))	-	-
11	Adjusted effective notional amount of credit derivatives	-	-
12	(Adjustments to effective notional values carried out for offsetting and reduction of add-ons for credit derivative sales transactions)	-	-
13	Total Derivative Transaction Exposures Sum of lines 8 to 12	9.090	6.411
Securities Financing Transaction (SFT) exposure			
14	The carrying value of SFT assets is gross	982.688	3.787.089
15	(Net value of cash payables and cash receivables)	-	-
16	Credit Risk due to failure of counterparties in relation to SFT assets which refers to the calculation of current exposure as stipulated in the Appendix to this Regulation of the Financial Services Authority	-	-
17	Agent SFT Exposure	-	-
18	SFT Total Exposures Sum of lines 14 to 17	982.688	3.787.089
Administrative Account Transaction Exposures (TRA)			
19	Value of all commitment or contingent liabilities Gross value before deduction of Allowance of impairment losses	1.101.162	1.585.702
20	(Adjustments to the commitment or contingent liabilities for the conversion of the value of credit equivalent amounts are then reduced by the allowance for impairment losses)	(1.022.762)	(1.475.626)
21	(Allowance of impairment losses of administration Account Transaction according to financial accounting standards)	-	-
22	Total TRA Exposures Sum of lines 19 to 21	78.400	110.076
Capital and Total Exposure			
23	Tier 1 Capital	3.280.393	2.611.370
24	Total Exposures Sum of lines 7, 13, 18, and 22	18.405.111	21.062.937
Leverage Ratio			
25	Value of Leverage Ratio, including the impact of adjustments to temporary exceptions to the placement of current accounts with Bank Indonesia in the context of meeting the minimum statutory reserve requirements (if any)	17,82%	12,40%
25a	The value of the Lever Ratio, excluding the impact of adjustments to temporary exceptions to the placement of current accounts with Bank Indonesia in the context of meeting the minimum statutory reserve requirements (if any)	17,82%	12,40%
26	Minimum Leverage Ratio Value	3%	3%
27	Bearing to the Lever Ratio value	0	0
Disclosure of Average Values			
28	Average value of the carrying value of SFT assets on a gross basis, after adjustments for sale accounting transactions which are calculated on a net basis (net) with cash liabilities in SFT and cash receivables in SFT	245.672	946.772
29	The quarterly end value of the report on the gross carrying value of SFT assets, after adjustments for sale accounting transactions which are calculated on a net basis (net) with cash liabilities in SFT and cash receivables in SFT	982.688	3.787.089
30	Total Exposure, including the impact of adjustments to the temporary exemption on current account placements with Bank Indonesia in order to comply with the statutory reserve requirement (if any), which includes the average value of the gross carrying value of SFT assets as referred to in line 28	18.650.783	22.009.709
30a	Total Exposure, excluding the impact of adjustments to the temporary exemption on current account placements with Bank Indonesia in order to comply with the statutory reserve requirement (if any), which includes the average value of the gross carrying value of SFT assets as referred to in line 28	18.650.783	22.009.709
31	Leverage Ratio, including the impact of adjustments to the temporary exemption on current account placements with Bank Indonesia in order to comply with the statutory reserve requirement (if any), which includes the average value of the gross carrying value of SFT assets as referred to in line 28	17,59	12
31a	Leverage Ratio, excluding the impact of adjustments to the temporary exemption of current accounts with Bank Indonesia in order to comply with the statutory reserve requirement (if any), which includes the average value of the gross carrying value of SFT assets as referred to in line 28	17,59	12
Qualitative Analysis			
Leverage ratio of PT Bank QNB Indonesia Tbk position in December 2020 at 17.82% decrease compared to September 2020 amounted to 12.40%, due to a increase of core capital was mainly due to significantly reduced losses recorded due to a significant loan settlement leading to provision release .			