

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

Report: June 2024

(in million rupiah)

No	Information	total
1	Total assets as per published financial statements. (gross value before deducted by Allowance of impairment losses).	11,932,980
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).	N/A
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.	N/A
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.	6,109
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)	775,914
11	Adjustment of prudential assessment in the form of capital deduction and Allowance of impairment losses	(542,738)
12	Other adjustments.	-
13	Total Exposure in Leverage Ratio calculation.	12,172,265

LEVERAGE RATIO CALCULATION
PT Bank QNB Indonesia Tbk

Report: June 2024

(in million rupiah)

Information		Period	
		Jun-24	Mar-24
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)	11,394,917	10,751,277
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)	(485,131)	(519,274)
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)	(57,607)	(59,881)
7	Total Exposure of assets in the statement of financial position Sum of lines 1 to 6	10,852,179	10,172,122
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	2,264	-
9	Value added which is PFE for all derivative transactions	5,555	-
10	(Exceptions for exposure of derivative transactions settled through central counterparties (CCP))	N/A	N/A
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	7,819	0
Securities Financing Transaction (SFT) exposure			
14	The carrying value of SFT assets is gross	536,353	1,263,258
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	536,353	1,263,258
Administrative Account Transaction Exposures (TRA)			
19	Value of all commitment or contingent liabilities Gross value before deduction of Allowance of impairment losses	3,855,773	3,621,986
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)	(3,079,859)	(3,125,428)
21	(Allowance of impairment losses of administration Account Transaction according to financial accounting standards)	-	-
22	Total TRA Exposures Sum of lines 19 to 21	775,914	496,558
Capital and Total Exposure			
23	Tier 1 Capital	4,243,858	4,199,542
24	Total Exposures Sum of lines 7, 13, 18, and 22	12,172,265	11,931,938
Leverage Ratio			
25	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)	34.86%	35.20%
25a	Leverage 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)	34.86%	35.20%
26	Minimum Leverage Ratio Value	3%	3%
27	Bearing to the Lever Ratio value	N/A	N/A
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	134,088	315,815
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	536,353	1,263,258
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	12,306,353	12,247,753
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	12,306,353	12,247,753
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	34.49%	34.29%
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	34.49%	34.29%
Qualitative Analysis			
<p>PT Bank QNB Indonesia Tbk's leverage ratio in June 2024 was 34.86% or lower by 0.33% from March 2024 position at 35.20%. The decrease was due to higher asset exposure in the statement of financial position notably securities owned increase</p>			