



**LEVERAGE RATIO CALCULATION**  
**PT Bank QNB Indonesia Tbk**

Report: September 2023

(in million rupiah)

Information		Period	
		Sep-23	Jun-23
<b>Asset Exposures in Statements of Financial Position</b>			
1	On-balance sheet items excluding derivatives and SFTs, but including collateral (Gross value before deducted by Allowance of impairment losses)	9,482,996	11,086,884
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)	(446,398)	(441,253)
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)	(58,720)	(59,718)
<b>7</b>	<b>Total Exposure of assets in the statement of financial position</b>		
	<b>Sum of lines 1 to 6</b>	<b>8,977,878</b>	<b>10,585,913</b>
<b>Derivative Transaction Exposures</b>			
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	-	-
9	Value added which is PFE for all derivative transactions	-	-
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)	-	-
<b>13</b>	<b>Total Derivative Transaction Exposures</b>		
	<b>Sum of lines 8 to 12</b>	<b>0</b>	<b>0</b>
<b>Securities Financing Transaction (SFT) exposure</b>			
14	The carrying value of SFT assets is gross	3,904,938	3,747,742
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	-	-
<b>18</b>	<b>SFT Total Exposures</b>		
	<b>Sum of lines 14 to 17</b>	<b>3,904,938</b>	<b>3,747,742</b>
<b>Administrative Account Transaction Exposures (TRA)</b>			
19	Value of all commitment or contingent liabilities		
	Gross value before deduction of Allowance of impairment losses	3,436,855	2,917,269
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)	(3,096,561)	(2,623,877)
21	(Allowance of impairment losses of administration Account Transaction according to financial accounting standards)	-	-
<b>22</b>	<b>Total TRA Exposures</b>		
	<b>Sum of lines 19 to 21</b>	<b>340,294</b>	<b>293,392</b>
<b>Capital and Total Exposure</b>			
23	Tier 1 Capital	4,251,218	4,219,457
24	Total Exposures		
	Sum of lines 7, 13, 18, and 22	13,223,110	14,627,047
<b>Leverage Ratio</b>			
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)	32.15%	28.85%
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)	32.15%	28.85%
26	Minimum Leverage Ratio Value	3%	3%
27	Bearing to the Lever Ratio value	N/A	N/A
<b>Disclosure of Average Values</b>			
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	976,235	936,936
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	3,904,938	3,747,742
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	14,199,345	15,563,983
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	14,199,345	15,563,983
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	29.94%	27.11%
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	29.94%	27.11%
<b>Qualitative Analysis</b>			
PT Bank QNB Indonesia Tbk's leverage ratio in September 2023 was 32.15% higher than June 2023 of 28.85%. The significant increase was due to a decrease in asset exposure in the statement of financial position due to a decrease in credit exposure and placements with other banks.			