

ATTACHMENT I

**CALCULATION REPORT
OBLIGATION TO FULFILL QUARTERLY LIQUIDITY COVERAGE RATIO**

Bank Name : **PT Bank QNB Indonesia, Tbk**
Report Month : **Quarter I (Daily average of positions in January, February, March 2021)**

(in million Rp)

	Value of outstanding obligations and commitments/contractual claims	Value of HQLA after deduction of haircut, outstanding obligations and commitments multiplied by run-off rate or value of contractual claims multiplied by inflow rate.
HIGH QUALITY LIQUID ASSET (HQLA)		
Total High Quality Liquid Asset (HQLA)	3,772,902	3,772,902
CASH OUTFLOW		
Deposits from retail customers and small business customers, consisting of:		
a. Stable Deposits	-	-
b. Unstable Deposits	2,538,578	253,858
Funding from corporate customers, consisting of:		
a. Operational deposits	-	-
b. Non-operational deposits and/or other non-operational liabilities	4,016,018	1,573,828
c. Other legal entities & issued securities	278,910	278,910
Secured funding		
Other cash outflow (additional requirement), consisting of:		
a. Cash outflow from derivative transactions	506	506
b. Cash outflow from increased liquidity requirements		
c. Cash outflow from lost funding		
d. Cash outflow from withdrawal of commitments for credit facilities and liquidity facilities	-	-
e. Cash outflow from other contractual obligations related to channelling of funds		
f. Cash outflow from other contingency funding obligations	136,163	4,085
g. Other contractual cash outflow	13,770	13,770
TOTAL CASH OUTFLOW	6,983,946	2,124,957
CASH INFLOW		
Secured lending		
Other inflow by counterparty	181,298	58,250
Other cash inflow	592	592
TOTAL CASH INFLOW	181,890	58,842
		TOTAL ADJUSTED VALUE1
TOTAL HQLA		3,772,902
TOTAL NET CASH OUTFLOW		2,066,115
LCR (%)		182.61%

ATTACHMENT II

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<p>Based on OJK Regulation No. 42/POJK.03/2015 regarding the Liquidity Coverage Ratio for Commercial Banks, we would like to convey that:</p> <p>Liquidity Coverage Ratio (LCR) of PT Bank QNB Indonesia Tbk for Quarter I 2021 was 182.61%, above the relaxation policy set by Financial Services Authority (FSA) which is a minimum of 85%*. LCR for QI 2021 was the daily average of LCR from January 2021 to March 2021. The number of data points used in the LCR calculation for QI 2021 was 61 days.</p> <p>The ratio for QI 2021 decreased by -27.60% compared to Q4 2020 position of 210.21%. The decrease in LCR QI 2021 was caused by -IDR 1.69tn decrease in daily average of High Quality Liquid Assets (HQLA) and -IDR 531.68 decrease in daily average of Net Cash Outflows. The decrease in HQLA was due to decrease in funding from corporate customers.</p> <p>In accordance with the liquidity risk policy of PT Bank QNB Indonesia, liquidity management is conducted by the Treasury Division as first layer of defense. Meanwhile, the Market, Liquidity & Enterprise Risk Division acts as second layer in the application of liquidity risk through monitoring and calculation of liquidity risks including LCR, which are reported on daily basis to the BOD and related divisions. Besides that, the Treasury Division also works in coordination with other divisions (Funding & Lending) in conducting liquidity planning related to cashflow projections. Liquidity risk management strategies are evaluated periodically in ALCO meetings.</p> <p>*Based on the POJK No. 48/POJK.03/2020 regarding amendment for POJK No. 11/POJK.03/2020 concerning National Economic Stimulus as Countercyclical Policy due to Spread of Coronavirus Disease 2019, Liquidity Coverage Ratio (LCR) must be maintained by the Bank to be as low as 85% until March 31, 2022.</p>