

## ATTACHMENT I

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

Bank Name : **PT Bank QNB Indonesia, Tbk**  
Report Month : **Quarter III (Daily average of positions in July, August, September 2020)**

(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. |
|---|---|--|
| <b>HIGH QUALITY LIQUID ASSET (HQLA)</b>   |   |  |
| Total High Quality Liquid Asset (HQLA)  | <b>5,301,212</b>  | <b>5,301,212</b>   |
| <b>CASH OUTFLOW</b>   |   |  |
| Deposits from retail customers and small business customers, consisting of:                   |   |  |
| a. Stable Deposits  | -   | -  |
| b. Unstable Deposits  | 2,651,668   | 265,167  |
| Funding from corporate customers, consisting of:  |   |  |
| a. Operational deposits   | -   | -  |
| b. Non-operational deposits and/or other non-operational liabilities                          | 4,748,774   | 1,871,241  |
| c. Other legal entities & issued securities   | 1,146,229   | 1,146,229  |
| Secured funding   |   |  |
| Other cash outflow (additional requirement), consisting of:                                   |   |  |
| a. Cash outflow from derivative transactions  | (1)   | (1)  |
| 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                                    | 179,622   | 5,389  |
| g. Other contractual cash outflow   | 63,949  | 63,949   |
| <b>TOTAL CASH OUTFLOW</b>   | <b>8,790,242</b>  | <b>3,351,975</b>   |
| <b>CASH INFLOW</b>  |   |  |
| Secured lending   |   |  |
| Other inflow by counterparty  | 237,387   | 74,151   |
| Other cash inflow   | 754   | 754  |
| <b>TOTAL CASH INFLOW</b>  | <b>238,141</b>  | <b>74,905</b>  |
|   |   | <b>TOTAL ADJUSTED VALUE1</b>   |
| <b>TOTAL HQLA</b>   |   | <b>5,301,212</b>   |
| <b>TOTAL NET CASH OUTFLOW</b>   |   | <b>3,277,070</b>   |
| <b>LCR (%)</b>  |   | <b>161.77%</b>   |

## ATTACHMENT II

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

Bank Name : **PT Bank QNB Indonesia, Tbk**  
Report Month : **Quarter III (Daily average of positions in July, August, September 2020)**

#### Analisis

Based on OJK Regulation No. 42/POJK.03/2015 regarding the Liquidity Coverage Ratio for Commercial Banks, we would like to convey that:

Liquidity Coverage Ratio (LCR) of PT Bank QNB Indonesia Tbk for Quarter III 2020 was 161.77%, above the relaxation policy set by Financial Services Authority (FSA) which is a minimum of 85%\*. LCR for QIII 2020 was the daily average of LCR from July 2020 to September 2020. The number of data points used in the LCR calculation for QIII 2020 was 62 days.

The ratio for Q3 2020 increased by +3.83% compared to Q2 2020 position of 157.94%. The growth in LCR Q3 2020 was caused by +IDR 1.30tn increase in daily average of High Quality Liquid Assets. This increase was largely due to increased funding coming from corporate customers - non-operational deposits and / or other non-operational obligations in the amount of + IDR 343 billion (value after haircut) and funding from other entities & issued securities in the amount of + IDR 382 billion (value after haircut).

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.

\*Based on the Letter from FSA No. S-11/D.03/2020 dated May 27, 2020, LCR must be maintained by the Bank can be as low as 85% up to March 31, 2021.