

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 2022)**

(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)	5.395.506	5.395.506
CASH OUTFLOW		
Deposits from retail customers and small business customers, consisting of:		
a. Stable Deposits	-	-
b. Unstable Deposits	2.590.275	259.027
Funding from corporate customers, consisting of:		
a. Operational deposits	-	-
b. Non-operational deposits and/or other non-operational liabilities	4.022.058	1.581.969
c. Other legal entities & issued securities	135.767	135.767
Secured funding		
Other cash outflow (additional requirement), consisting of:		
a. Cash outflow from derivative transactions	5	5
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	247.610	7.428
g. Other contractual cash outflow	-	-
TOTAL CASH OUTFLOW	6.995.714	1.984.197
CASH INFLOW		
Secured lending		
Other inflow by counterparty	424.508	71.496
Other cash inflow	248	248
TOTAL CASH INFLOW	424.756	71.743
		TOTAL ADJUSTED VALUE1
TOTAL HQLA		5.395.506
TOTAL NET CASH OUTFLOW		1.912.453
LCR (%)		282,12%

ATTACHMENT II

CALCULATION REPORT OBLIGATION TO FULFILL QUARTERLY LIQUIDITY COVERAGE RATIO

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Analysis
<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 2022 was 282.12%, above the relaxation policy set by OJK, which is a minimum of 85%*. LCR for Quarter I 2022 was the daily average of LCR from January 2022 to March 2022. The number of data points used in calculating LCR for Quarter I 2022 was 61 days.</p> <p>The ratio of Quarter I 2022 increased by +58.94% compared to Quarter IV 2021 position of 223.18%. The increase in the LCR Quarter I 2022 was driven by an increase in High Quality Liquid Assets (HQLA) daily average of +IDR 882.41 billion. Aside from that, the LCR increase was also affected by -IDR 109.68 billion decrease in Net Cash Outflows, which was dominated by -IDR 168.72 billion decrease in funding from other legal entities & issued securities.</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>