

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 2023)

(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)	7,377,525	7,377,525
CASH OUTFLOW		
Deposits from retail customers and small business customers, consisting of:		
a. Stable Deposits	-	-
b. Unstable Deposits	2,407,581	240,758
Funding from corporate customers, consisting of:		
a. Operational deposits	-	-
b. Non-operational deposits and/or other non-operational liabilities	3,215,078	1,263,114
c. Other legal entities & issued securities	201,248	201,248
Secured funding		
Other cash outflow (additional requirement), consisting of:		
a. Cash outflow from derivative transactions	18	18
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	166,925	5,008
g. Other contractual cash outflow	120,645	120,645
TOTAL CASH OUTFLOW	6,111,496	1,830,792
CASH INFLOW		
Secured lending		
Other inflow by counterparty	300,041	93,880
Other cash inflow	20	20
TOTAL CASH INFLOW	300,061	93,901
		TOTAL ADJUSTED VALUE1
TOTAL HQLA		7,377,525
TOTAL NET CASH OUTFLOW		1,736,891
LCR (%)		424.75%

ATTACHMENT II

CALCULATION REPORT OBLIGATION TO FULFILL QUARTERLY LIQUIDITY COVERAGE RATIO

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Analysis

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 I 2023 was 424.75%, above OJK guideline of minimum 100%. LCR for Quarter I 2023 was the daily average of LCR from January 2023 to March 2023. The number of data points used in calculating LCR for Quarter I 2023 was 62 days.

The ratio of Quarter I 2023 has increased by 24.75% compared to Quarter IV 2022 position of 400.00%. The increase in LCR for Quarter I 2023 was driven by a increase in High Quality Liquid Asset (HQLA) daily average of +IDR 1.69 trillion. The increase was due to higher placement in Security issued by government and Bank Indonesia in rupiah and foreign currency amounted IDR 1.41 trillion.

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.