

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

Bank Name : PT Bank QNB Indonesia, Tbk  
 Report Month : Quarter IV (Daily average of positions in October, November, December 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.
<b>HIGH QUALITY LIQUID ASSET (HQLA)</b>		
Total High Quality Liquid Asset (HQLA)	<b>5,688,375</b>	<b>5,688,375</b>
<b>CASH OUTFLOW</b>		
Deposits from retail customers and small business customers, consisting of:		
a. Stable Deposits	-	-
b. Unstable Deposits	2,306,983	230,698
Funding from corporate customers, consisting of:		
a. Operational deposits	-	-
b. Non-operational deposits and/or other non-operational liabilities	3,127,044	1,219,232
c. Other legal entities & issued securities	93,466	93,466
Secured funding		
Other cash outflow (additional requirement), consisting of:		
a. Cash outflow from derivative transactions	3	3
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	85,615	2,568
g. Other contractual cash outflow	-	-
<b>TOTAL CASH OUTFLOW</b>	<b>5,613,111</b>	<b>1,545,967</b>
<b>CASH INFLOW</b>		
Secured lending		
Other inflow by counterparty	379,813	123,642
Other cash inflow	249	249
<b>TOTAL CASH INFLOW</b>	<b>380,062</b>	<b>123,891</b>
		<b>TOTAL ADJUSTED VALUE1</b>
<b>TOTAL HQLA</b>		<b>5,688,375</b>
<b>TOTAL NET CASH OUTFLOW</b>		<b>1,422,076</b>
<b>LCR (%)</b>		<b>400.00%</b>

## 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 IV 2022 was 400.00%, above OJK guideline of minimum 100%. LCR for Quarter IV 2022 was the daily average of LCR from October 2022 to December 2022. The number of data points used in calculating LCR for Quarter IV 2022 was 65 days.

The ratio of Quarter IV 2022 has increased by 100.68% compared to Quarter III 2022 position of 299.33%. The increase in LCR for Quarter IV 2022 was driven by a increase in High Quality Liquid Asset (HQLA) daily average of +IDR 937.59 billion. The increased was due to excess liquidity from capital injection in mid-November 2022 amounted IDR 1 trillion which placed in HQLA Level 1 instrument.

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.