

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 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)	4,750,781	4,750,781
CASH OUTFLOW		
Deposits from retail customers and small business customers, consisting of:		
a. Stable Deposits	-	-
b. Unstable Deposits	2,513,803	251,380
Funding from corporate customers, consisting of:		
a. Operational deposits	-	-
b. Non-operational deposits and/or other non-operational liabilities	3,341,967	1,302,691
c. Other legal entities & issued securities	102,422	102,422
Secured funding		
Other cash outflow (additional requirement), consisting of:		
a. Cash outflow from derivative transactions	20	20
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	135,569	4,067
g. Other contractual cash outflow	-	-
TOTAL CASH OUTFLOW	6,093,780	1,660,580
CASH INFLOW		
Secured lending		
Other inflow by counterparty	260,892	73,324
Other cash inflow	95	95
TOTAL CASH INFLOW	260,986	73,419
		TOTAL ADJUSTED VALUE1
TOTAL HQLA		4,750,781
TOTAL NET CASH OUTFLOW		1,587,162
LCR (%)		299.33%

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 III 2022 was 299.33%, above OJK guideline of minimum 100%. LCR for Quarter III 2022 was the daily average of LCR from July 2022 to September 2022. The number of data points used in calculating LCR for Quarter III 2022 was 65 days.

The ratio of Quarter III 2022 has increased by 40.79% compared to Quarter II 2022 position of 258.54%. The increase in LCR for Quarter III 2022 was driven by a decrease in Net Cash Outflow (NCO) daily average of -IDR 271.97 billion.

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.