

ATTACHMENT I

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

Bank Name : PT Bank QNB Indonesia, Tbk  
Report Month : Quarter II (Daily average of positions in April, May, June 2021)

*(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>3,558,261</b>	<b>3,558,261</b>
<b>CASH OUTFLOW</b>		
Deposits from retail customers and small business customers, consisting of:		
a. Stable Deposits	-	-
b. Unstable Deposits	2,182,235	218,223
Funding from corporate customers, consisting of:		
a. Operational deposits	-	-
b. Non-operational deposits and/or other non-operational liabilities	4,075,045	1,595,202
c. Other legal entities & issued securities	225,294	225,294
Secured funding		
Other cash outflow (additional requirement), consisting of:		
a. Cash outflow from derivative transactions	102	102
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	149,173	4,475
g. Other contractual cash outflow	18,169	18,169
<b>TOTAL CASH OUTFLOW</b>	<b>6,650,019</b>	<b>2,061,466</b>
<b>CASH INFLOW</b>		
Secured lending		
Other inflow by counterparty	176,636	47,068
Other cash inflow	435	435
<b>TOTAL CASH INFLOW</b>	<b>177,071</b>	<b>47,504</b>
		<b>TOTAL ADJUSTED VALUE1</b>
<b>TOTAL HQLA</b>		<b>3,558,261</b>
<b>TOTAL NET CASH OUTFLOW</b>		<b>2,013,963</b>
<b>LCR (%)</b>		<b>176.68%</b>

## ATTACHMENT II

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

Bank Name : **PT Bank QNB Indonesia, Tbk**  
Report Month : **Quarter II (Daily average of positions in April, May, June 2021)**

#### 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 II 2021 was 176.68%, above the relaxation policy set by OJK, which is a minimum of 85%\*. LCR for QII 2021 was the daily average of LCR from April 2021 to June 2021. The number of data points used in calculating LCR for QII 2021 was 59 days.

The ratio of QII 2021 decreased by -5.93% compared to QI 2021 position of 182.61%. The decrease in the LCR QII 2021 was caused by decrease in the daily average of High Quality Liquid Assets (HQLA) by -IDR 214.64 billion. The decrease in HQLA was due to decrease in funding from corporate customers.

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 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.