

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 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)	7,312,891	7,312,891
CASH OUTFLOW		
Deposits from retail customers and small business customers, consisting of:		
a. Stable Deposits	-	-
b. Unstable Deposits	2,471,796	247,180
Funding from corporate customers, consisting of:		
a. Operational deposits	-	-
b. Non-operational deposits and/or other non-operational liabilities	2,945,818	1,150,990
c. Other legal entities & issued securities	194,360	194,360
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	34,296	1,029
g. Other contractual cash outflow	220,481	220,481
TOTAL CASH OUTFLOW	5,866,768	1,814,058
CASH INFLOW		
Secured lending		
Other inflow by counterparty	241,600	64,587
Other cash inflow	50	50
TOTAL CASH INFLOW	241,650	64,638
		TOTAL ADJUSTED VALUE1
TOTAL HQLA		7,312,891
TOTAL NET CASH OUTFLOW		1,749,420
LCR (%)		418.02%

ATTACHMENT II

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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 II 2023 was 418.02%, above OJK guideline of minimum 100%. LCR for Quarter II 2023 was the daily average of LCR from April 2023 to June 2023. The number of data points used in calculating LCR for Quarter II 2023 was 52 days.

The ratio of Quarter II 2023 has decreased by 6.74% compared to Quarter I 2023 position of 424.75%. The decrease in LCR for Quarter II 2023 was driven by a decrease in High Quality Liquid Asset (HQLA) daily average of -IDR 64.64 billion. The decrease was due to lower Central bank placement that can be drawn in the times of stress amounted IDR 543.83 billion. While placement in Security issued by government and Bank Indonesia in rupiah and foreign currency increased by IDR 482.08 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.