

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 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.
HIGH QUALITY LIQUID ASSET (HQLA)		
Total High Quality Liquid Asset (HQLA)	4,513,090	4,513,090
CASH OUTFLOW		
Deposits from retail customers and small business customers, consisting of:		
a. Stable Deposits	-	-
b. Unstable Deposits	2,350,351	235,035
Funding from corporate customers, consisting of:		
a. Operational deposits	-	-
b. Non-operational deposits and/or other non-operational liabilities	3,946,176	1,553,345
c. Other legal entities & issued securities	304,490	304,490
Secured funding		
Other cash outflow (additional requirement), consisting of:		
a. Cash outflow from derivative transactions	14	14
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	283,025	8,491
g. Other contractual cash outflow	-	-
TOTAL CASH OUTFLOW	6,884,056	2,101,375
CASH INFLOW		
Secured lending		
Other inflow by counterparty	399,926	78,778
Other cash inflow	462	462
TOTAL CASH INFLOW	400,388	79,240
		TOTAL ADJUSTED VALUE1
TOTAL HQLA		4,513,090
TOTAL NET CASH OUTFLOW		2,022,135
LCR (%)		223.18%

ATTACHMENT II

CALCULATION REPORT OBLIGATION TO FULFILL QUARTERLY LIQUIDITY COVERAGE RATIO

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<p>Based on OJK Regulation No. 42/POJK.03/2015 regarding the Liquidity Coverage Ratio for Commercial Banks, we would like to convey that:</p> <p>Liquidity Coverage Ratio (LCR) of PT Bank QNB Indonesia Tbk for Quarter IV 2021 was 223.18%, above the relaxation policy set by OJK, which is a minimum of 85%*. LCR for QIV 2021 was the daily average of LCR from October 2021 to December 2021. The number of data points used in calculating LCR for QIV 2021 was 65 days.</p> <p>The ratio of QIV 2021 increased by +30.67% compared to QIII 2021 position of 192.51%. The increase in the LCR QIV 2021 was caused by an increase in the daily average of High Quality Liquid Assets (HQLA) of +IDR 737.62. The increase in HQLA was caused by the soaring HQLA Level 1 during Quarter IV 2021 which was caused by the capital injection in December 2021 which was mostly placed in HQLA instruments.</p> <p>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.</p> <p>*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.</p>