

ATTACHMENT I

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

Bank Name : **PT Bank QNB Indonesia, Tbk**
Report Month : **Quarter I (Daily average of positions in January, February, March 2020)**

(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)		
1 Total High Quality Liquid Asset (HQLA)	3,581,052	3,581,052
CASH OUTFLOW		
2 Deposits from retail customers and small business customers, consisting of:		
a. Stable Deposits	-	-
b. Unstable Deposits	2,908,724	290,872
3 Funding from corporate customers, consisting of:		
a. Operational deposits	-	-
b. Non-operational deposits and/or other non-operational liabilities	2,704,015	1,051,867
c. Other legal entities & issued securities	710,324	710,324
4 Secured funding		
5 Other cash outflow (additional requirement), consisting of:		
a. Cash outflow from derivative transactions	11	11
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	271,625	8,149
g. Other contractual cash outflow	109,096	109,096
TOTAL CASH OUTFLOW	6,703,795	2,170,320
CASH INFLOW		
6 Secured lending		
7 Other inflow by counterparty	316,049	196,908
8 Other cash inflow	-	-
TOTAL CASH INFLOW	316,049	196,908
		TOTAL ADJUSTED VALUE1
TOTAL HQLA		3,581,052
TOTAL NET CASH OUTFLOW		1,973,412
LCR (%)		181.47%

ATTACHMENT II

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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 I 2020 was 181.47%, above the guidelines defined by the OJK namely 100%. LCR for Q1 2020 was the daily average of LCR from January 2020 to March 2020. The number of data points used in the LCR calculation for Q1 2020 was 63 days.

The ratio for Q1 2020 increased by +11.39% compared to Q4 2020 position of 170.08%. The increase in LCR Q1 2020 was caused by -IDR 195bn decrease in daily average of net cash outflows. This decrease was mostly caused by -IDR 184bn decrease in funding from corporate customers - other legal entities.

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.