

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 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)	4,806,532	4,806,532
CASH OUTFLOW		
Deposits from retail customers and small business customers, consisting of:		
a. Stable Deposits	-	-
b. Unstable Deposits	2,745,609	274,561
Funding from corporate customers, consisting of:		
a. Operational deposits	-	-
b. Non-operational deposits and/or other non-operational liabilities	3,799,557	1,491,539
c. Other legal entities & issued securities	170,018	170,018
Secured funding		
Other cash outflow (additional requirement), consisting of:		
a. Cash outflow from derivative transactions	66	66
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	152,876	4,586
g. Other contractual cash outflow	-	-
TOTAL CASH OUTFLOW	6,868,127	1,940,771
CASH INFLOW		
Secured lending		
Other inflow by counterparty	364,834	81,570
Other cash inflow	68	68
TOTAL CASH INFLOW	364,901	81,637
		TOTAL ADJUSTED VALUE1
TOTAL HQLA		4,806,532
TOTAL NET CASH OUTFLOW		1,859,134
LCR (%)		258.54%

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 2022 was 258.54%, above OJK guideline of minimum 100%. LCR for Quarter II 2022 was the daily average of LCR from April 2022 to June 2022. The number of data points used in calculating LCR for Quarter II 2022 was 55 days.

The ratio of Quarter II 2022 has decreased by -23.59% compared to Quarter I 2022 position of 282.12%. The decrease in LCR for Quarter II 2022 was driven by a decrease in High Quality Liquid Assets (HQLA) daily average of -IDR 588.97 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.