

**ATTACHMENT I**

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

Bank Name : **PT Bank QNB Indonesia, Tbk**  
Report Month : **Quarter III (Daily average of positions in July, August, September 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>3,775,462</b>	<b>3,775,462</b>
<b>CASH OUTFLOW</b>		
Deposits from retail customers and small business customers, consisting of:		
a. Stable Deposits	-	-
b. Unstable Deposits	2,231,130	223,113
Funding from corporate customers, consisting of:		
a. Operational deposits	-	-
b. Non-operational deposits and/or other non-operational liabilities	4,049,569	1,585,130
c. Other legal entities & issued securities	192,310	192,310
Secured funding		
Other cash outflow (additional requirement), consisting of:		
a. Cash outflow from derivative transactions	296	296
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	162,963	4,889
g. Other contractual cash outflow	25,524	25,524
<b>TOTAL CASH OUTFLOW</b>	<b>6,661,791</b>	<b>2,031,262</b>
<b>CASH INFLOW</b>		
Secured lending		
Other inflow by counterparty	250,223	69,939
Other cash inflow	168	168
<b>TOTAL CASH INFLOW</b>	<b>250,391</b>	<b>70,107</b>
		<b>TOTAL ADJUSTED VALUE1</b>
<b>TOTAL HQLA</b>		<b>3,775,462</b>
<b>TOTAL NET CASH OUTFLOW</b>		<b>1,961,155</b>
<b>LCR (%)</b>		<b>192.51%</b>

## ATTACHMENT II

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

Bank Name : **PT Bank QNB Indonesia, Tbk**  
Report Month : **Quarter III (Daily average of positions in July, August, September 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 III 2021 was 192.51%, above the relaxation policy set by OJK, which is a minimum of 85%\*. LCR for QIII 2021 was the daily average of LCR from July 2021 to September 2021. The number of data points used in calculating LCR for QIII 2021 was 63 days.

The ratio of QIII 2021 increased by +15.83% compared to QII 2021 position of 176.68%. The increase in the LCR QIII 2021 was caused by an increase in the daily average of High Quality Liquid Assets (HQLA) by +IDR 217.20 billion. The increase in HQLA was due to an increase in funding during QIII 2021.

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.