

**NSFR Report**  
**Bank Name: PT Bank QNB Indonesia Tbk (Individual)**  
**Report Position: June / 2021**

ASF Components	Position on Date of Report (March 2021)					Position on Date of Report (June 2021)				
	Recorded Value Based on Remaining Maturity				Total Weighted Value	Recorded Value Based on Remaining Maturity				Total Weighted Value
	Non-Maturity	< 6 months	≥ 6 months < 1 year	≥ 1 year		Non-Maturity	< 6 months	≥ 6 months < 1 year	≥ 1 year	
1 Capital					3,548,872,242,341					3,170,666,312,217
2 Capital in accordance with POJK KPMM	3,548,872,242,341				3,548,872,242,341	3,170,666,312,217				3,170,666,312,217
3 Other capital instruments	-				-	-				-
4 Deposits from retail customers and funding from micro and small business customers					4,990,788,388,453					5,158,728,631,225
5 Stable deposits and funding	-				-	-				-
6 Less stable deposits and funding	587,718,474,525	3,996,202,624,325	405,967,289,603	900,000,000	4,990,788,388,453	547,751,469,433	4,225,478,361,491	385,498,800,302	-	5,158,728,631,225
7 Funding from corporate customers					3,086,578,288,813					2,817,186,087,828
8 Operational deposits	-				-	-				-
9 Other funding from corporate customers	-	1,750,376,279,075	236,501,107,294	1,099,700,902,444	3,086,578,288,813	-	1,696,333,758,697	20,990,930,588	1,099,861,398,544	2,817,186,087,828
10 Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
11 Other liabilities and equities:										
12 NSFR derivative liabilities										
13 All other equities and liabilities that are not included in above categories	-	-	-	-	-	-	-	-	-	-
14 Total ASF					11,626,238,919,606					11,146,581,031,270

RSF Components	Recorded Value Based on Remaining Maturity				Total Weighted Value	Recorded Value Based on Remaining Maturity				Total Weighted Value
	Non-Maturity	< 6 months	≥ 6 months < 1 year	≥ 1 year		Non-Maturity	< 6 months	≥ 6 months < 1 year	≥ 1 year	
15 Total HQLA in order to calculate NSFR					39,973,915,093					38,159,339,936
16 Deposits in other financial institutions for operational activities	108,271,597,271				108,271,597,271	60,048,361,267				60,048,361,267
17 Loans classified under "Current" and "Special Mention" categories and Securities provided to Financial institutions guaranteed by HQLA Level 1 that meet requirements										
18 Financial institutions that are guaranteed with non-HQLA Level 1, or not meet certain requirements or without collateral		17,500,000,001	58,333,333,331	190,625,000,005	266,458,333,337		17,500,000,001	57,187,500,014	134,583,333,304	209,270,833,319
19 Non-financial institution, retail customers and micro and small businesses customers, the Government of Indonesia, the governments of other countries, Public Sector Entities and other loans, which include:		2,036,543,662,245	272,373,311,611	5,042,771,789,087	7,351,688,762,943		2,066,617,691,239	347,258,433,212	4,580,462,111,643	6,994,338,236,094
20 Meet the qualifications to get weighted s35%, in accordance with SE OJK on RWA for credit risk					-					-
21 Residential mortgages, which are not used as collateral, which:					-					-
22 Meet the qualifications to get weighted s35%, in accordance with SE OJK on RWA for credit risk					-					-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities, with certain conditions:			57,173,221,917	388,777,908,912	445,951,130,829		57,074,817,060	-	388,108,755,885	445,183,572,945
24 Assets with matching interdependent liabilities										
25 Other assets										
5.1 Physical traded commodities, including gold										
5.2 Cash, securities or other assets posted as initial margin for derivative contracts and contributions to default funds of Central Counter Party (CCP)										
5.3 NSFR derivative assets		49,350,000			49,350,000		1,836,202			1,836,202
5.4 20% of the derivative liabilities before deducting the variation margin										
5.12 Other assets not included in above categories (**)	2,164,646,812,902				2,164,646,812,902	2,206,406,733,813				2,206,406,733,813
12 Off balance sheet transactions		91,790,762,896			91,790,762,896		73,142,134,718			73,142,134,718
13 Total RSF					10,468,830,665,270					10,026,551,048,293
14 Net Stable Funding Ratio (%)					111.06%					111.17%

## ANALYSIS OF NSFR

Bank Name : PT Bank QNB Indonesia, Tbk

Report Period : June / 2021

Based on OJK Regulation No. 50/POJK.03/2017 regarding the Net Stable Funding Ratio for Commercial Banks, we hereby submit:

Net Stable Funding Ratio (NSFR) of PT Bank QNB Indonesia Tbk as of June 30, 2021 is 111.17%, above the relaxation policy set by OJK, which is a minimum of 85%\*. NSFR increased by +0.11% compared to March 31, 2021; namely from 111.06% to 111.17%. This increase in NSFR was largely due to a decrease in the Required Stable Fund (RSF) by -IDR 442.28 billion (weighted value) and a decrease in Available Stable Fund (ASF) by -IDR 479.66 billion (weighted value).

The decrease in the weighted value of the RSF component was largely due to:

- The decline in loans in the current and special mention category to non-financial companies, individual customers and customers of micro and small businesses, the Government of Indonesia, governments of other countries, Bank Indonesia, central banks of other countries and public sector entities amounting to -IDR 357.35 billion (weighted value) due to a decrease in collectability to non-performing loans for corporate customers of IDR 452 billion in June 2021.

The decrease in the weighted value of the ASF component was largely due to:

- The decrease in capital by -IDR 378.20 billion (weighted value) due to loan provisioning during the second quarter of 2021.

In accordance with PT Bank QNB Indonesia's liquidity risk policy, liquidity management is carried out by the Treasury Division as the first layer of defense. Whereas the Market, Liquidity & Enterprise Risk Division act as the second layer in the application of liquidity risk through monitoring & calculation of liquidity ratios, including NSFR, which is reported daily to BOD and heads of related divisions. In addition, the Treasury Division also coordinates with other divisions (Funding & Lending) in conducting liquidity planning related to cash flow projections. The liquidity risk management strategy is reviewed regularly at 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, Net Stable Funding Ratio (NSFR) must be maintained by the Bank to be as low as 85% until March 31, 2022.