

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

ASF Components	Position on Date of Report (June 2021)					Position on Date of Report (September 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					3,170,666,312,217					3,146,896,255,795
2 Capital in accordance with POJK KPMM	3,170,666,312,217				3,170,666,312,217	3,146,896,255,795				3,146,896,255,795
3 Other capital instruments	-				-	-				-
4 Deposits from retail customers and funding from micro and small business customers					5,158,728,631,225					5,258,081,595,786
5 Stable deposits and funding	-	-	-	-	-	-	-	-	-	-
6 Less stable deposits and funding	547,751,469,433	4,225,478,361,491	385,498,800,302	-	5,158,728,631,225	516,953,077,101	4,508,290,663,795	232,837,854,890	-	5,258,081,595,786
7 Funding from corporate customers					2,817,186,087,828					2,929,594,597,835
8 Operational deposits	-	-	-	-	-	-	-	-	-	-
9 Other funding from corporate customers	-	1,696,333,758,697	20,990,930,588	1,099,861,398,544	2,817,186,087,828	-	1,863,930,635,275	65,663,962,560	1,000,000,000,000	2,929,594,597,835
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					11,146,581,031,270					11,334,572,449,415

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					38,159,339,936					57,094,257,179
16 Deposits in other financial institutions for operational activities	60,048,361,267				60,048,361,267	92,072,011,416				92,072,011,416
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	57,187,500,014	134,583,333,304	209,270,833,319		28,234,374,999	51,979,166,684	86,666,666,637	166,880,208,320
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:		2,066,617,691,239	347,258,433,212	4,580,462,111,643	6,994,338,236,094		1,537,909,413,083	262,692,675,042	5,174,834,188,776	6,975,436,276,902
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:		57,074,817,060	-	388,108,755,885	445,183,572,945		56,336,780,633	-	383,090,108,180	439,426,888,812
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		1,836,202			1,836,202		3,155,731,317			3,155,731,317
5.4 20% of the derivative liabilities before deducting the variation margin										
5.12 Other assets not included in above categories **)	2,206,406,733,813				2,206,406,733,813	2,174,896,158,522				2,174,896,158,522
12 Off balance sheet transactions		73,142,134,718			73,142,134,718		81,474,866,217			81,474,866,217
13 Total RSF					10,026,551,048,293					9,990,436,398,684
14 Net Stable Funding Ratio (%)					111.17%					113.45%

ANALYSIS OF NSFR

Bank Name : PT Bank QNB Indonesia, Tbk

Report Period : September / 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 September 30, 2021 is 113.45%, above the relaxation policy set by OJK, which is a minimum of 85%*. NSFR increased by +2.28% compared to 30 June 2021; namely from 111.17% to 113.45%. The increase in NSFR was largely due to an increase in Available Stable Fund (ASF) by +IDR 187.99 billion (weighted value) and the decrease in Required Stable Fund (RSF) by -IDR 39.11 billion (weighted value).

The increase in the weighted value of ASF component is largely due to:

- Increase in deposits originating from individual customers and funding from micro and small business customers amounting to +IDR 99.35 billion (weighted value).
- Increase in funding from corporate customers is +IDR 112.41 billion (weighted value).

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

- Decrease credit in the Current and Special Mention categories and securities to financial institutions that are not guaranteed by HQLA Level 1 and loans to unsecured financial institutions by -IDR 42.39 billion (weighted value)

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.