

Laporan NSFR
Nama Bank: PT Bank QNB Indonesia Tbk (Individu)
Posisi Laporan: Juni / 2023

Report Period : June / 2023

ASF Components	Position on Date of Report (March 2023)					Position on Date of Report (June 2023)				
	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					4,529,419,028,940					4,613,106,551,382
2 Capital in accordance with POJK KPMM	4,529,419,028,940	-	-	-	4,529,419,028,940	4,613,106,551,382	-	-	-	4,613,106,551,382
3 Other capital instruments	-	-	-	-	-	-	-	-	-	-
4 Deposits from retail customers and funding from micro and small business customers					6,101,886,276,772					5,010,335,320,131
5 Stable deposits and funding	-	-	-	-	-	-	-	-	-	-
6 Less stable deposits and funding	548,599,253,900	5,085,454,139,417	466,790,003,455	1,042,880,000	6,101,886,276,772	506,096,798,177	4,221,540,752,204	282,697,769,750	-	5,010,335,320,131
7 Funding from corporate customers					1,209,946,765,428					1,245,794,698,282
8 Operational deposits	-	-	-	-	-	-	-	-	-	-
9 Other funding from corporate customers	-	1,168,921,765,428	41,025,000,000	-	1,209,946,765,428	-	1,224,391,023,282	21,403,675,000	-	1,245,794,698,282
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					11,841,252,071,140					10,869,236,569,796

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	
	Recorded Value	Recorded Value	Recorded Value	Recorded Value	Recorded Value	Recorded Value	Recorded Value	Recorded Value		
15 Total HQLA in order to calculate NSFR					19,495,743,723					19,495,743,723
16 Deposits in other financial institutions for operational activities	64,548,767,501	-	-	-	64,548,767,501	55,354,016,293	-	-	-	55,354,016,293
17 Loans classified under "Current" and "Special Mention" categories and Securities provided to	-	-	-	-	-	-	-	-	-	-
18 Financial institutions guaranteed by HQLA Level 1 that meet requirements	-	-	-	-	-	-	-	-	-	-
19 Financial institutions that are guaranteed with non-HQLA Level 1, or not meet certain requirements or without collateral	-	13,375,000,001	39,583,333,334	193,750,000,001	246,708,333,336	-	16,218,750,000	39,583,333,334	155,208,333,334	211,010,416,668
20 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:	-	1,525,649,320,279	173,856,327,005	3,196,742,535,353	4,896,248,182,637	-	1,666,724,197,343	120,699,236,240	2,447,912,130,481	4,235,335,564,064
21 Meet the qualifications to get weighted ≤35% , in accordance with SE OJK on RWA for credit risk	-	-	-	-	-	-	-	-	-	-
22 Residential mortgages, which are not used as collateral, which:	-	-	-	-	-	-	-	-	-	-
23 Meet the qualifications to get weighted ≤35% , in accordance with SE OJK on RWA for credit risk	-	-	-	-	-	-	-	-	-	-
24 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities, with certain conditions:	-	-	-	-	-	-	-	-	-	-
25 Assets with matching interdependent liabilities										
26 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		1,374,220			1,374,220		54,281,967			54,281,967
5.4 20% of the derivative liabilities before deducting the variation margin										
5.12 Other assets not included in above categories (**)	1,405,061,571,034				1,405,061,571,034	1,046,083,861,336				1,046,083,861,336
12 Off balance sheet transactions		75,867,013,869			75,867,013,869		69,430,896,847			69,430,896,847
13 Total RSF					6,707,930,986,319					5,636,764,780,897
14 Net Stable Funding Ratio (%)					176.53%					192.83%

ANALYSIS OF NSFR

Bank Name : PT Bank QNB Indonesia, Tbk
Report Period : June / 2023

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 30 June 2023 is 192.83%, above OJK guideline of minimum 100%. NSFR has increased by 16.30% compared to 31 March 2023, experiencing upturn from 176.53% to 192.83%. The increase in NSFR was mainly due to a decreased in Required Stable Funding (RSF) by - IDR 1.07 trillion (weighted value) .
- The decrease in the weighted value of RSF component are mainly influence by:
 - Decrease in Loans classified under "Current" and "Special Mention" categories to Non-financial Institution, Retail customers and Micro and Small Businesses customers amounted -IDR 660.91 billion (weighted value).
 - Decreased in Other Assets amounted -IDR 358,98 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.