

NSFR Report
Bank Name: PT Bank QNB Indonesia Tbk (Individual)
Report Position: March / 2022

ASF Components	Position on Date of Report (December 2021)					Position on Date of Report (March 2022)				
	Non-Maturity	Recorded Value Based on Remaining Maturity			Total Weighted Value	Non-Maturity	Recorded Value Based on Remaining Maturity			Total Weighted Value
		< 6 months	≥ 6 months - < 1 year	≥ 1 year			< 6 months	≥ 6 months - < 1 year	≥ 1 year	
1 Capital					3,746.332.096.367					3,824.709.975.161
2 Capital in accordance with POJK KPMM	3.746.332.096.367				3.746.332.096.367	3.824.709.975.161				3.824.709.975.161
3 Other capital instruments	-				-	-				-
4 Deposits from retail customers and funding from micro and small business customers					5.772.960.660.918					5.545.584.681.932
5 Stable deposits and funding	-	-	-	-	-	-	-	-	-	-
6 Less stable deposits and funding	586.385.097.724	4.885.576.151.211	300.219.411.983	780.000.000	5.772.960.660.918	638.211.911.200	4.442.800.488.848	464.050.281.884	522.000.000	5.545.584.681.932
7 Funding from corporate customers					2.672.962.099.967					2.458.970.081.960
8 Operational deposits	-	-	-	-	-	-	-	-	-	-
9 Other funding from corporate customers	-	1.588.115.978.958	84.846.121.009	1.000.000.000.000	2.672.962.099.967	-	1.597.698.155.569	201.272.440.083	659.999.486.309	2.458.970.081.960
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					12.192.254.857.253					11.829.264.739.053

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					27.047.721.005					15.513.915.071
16 Deposits in other financial institutions for operational activities	137.806.754.213				137.806.754.213	224.885.682.787				224.885.682.787
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		24.656.250.004	71.249.999.989	242.083.333.329	337.989.583.321		23.093.750.005	68.333.333.318	175.000.000.005	266.427.083.327
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:		1.869.412.937.267	180.383.395.667	4.337.406.160.741	6.387.202.493.675		2.199.524.813.400	218.138.242.230	4.071.456.663.723	6.489.119.719.353
21 Meet the qualifications to get weighted s35%, 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 s35%, 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		90.358.834.200	38.284.983.976	283.684.865.844	412.328.684.019		92.701.901.352	-	112.978.875.384	205.680.776.735
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		1.306.924.448			1.306.924.448		176.581.188			176.581.188
5,4 20% of the derivative liabilities before deducting the variation margin										
5,12 Other assets not included in above categories **)	1.694.823.867.777				1.694.823.867.777	1.574.442.218.946				1.574.442.218.946
12 Off balance sheet transactions		48.898.138.637			48.898.138.637					
13 Total RSF					9.047.404.167.095					8.780.245.977.408
14 Net Stable Funding Ratio (%)					134,76%					134,73%

ANALYSIS OF NSFR

Bank Name : PT Bank QNB Indonesia, Tbk
Report Period : March / 2022

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 31 March 2022 is 134.73%, above the relaxation policy set by OJK, which is a minimum of 85%*. NSFR slightly decreased by -0.03% compared to 31 December 2021, namely from 134.76% to 134.73%. The decrease in NSFR was largely due to a decrease in Available Stable Fund (ASF) by -IDR 362.99 billion (weighted value) and the decrease in Required Stable Fund (RSF) by -IDR 267.15 billion (weighted value).
- The decrease in the weighted value of ASF component is largely due to:
 - Decrease in deposits from retail customers and funding from micro and small business customers amounted to -IDR 227.37 billion (weighted value).
 - Decrease in funding from corporate customers amounted to -IDR 213.99 billion (weighted value).
- The decrease in the weighted value of RSF component is largely due to:
 - Decrease in securities that are not in default and do not qualify as HQLA amounted to -IDR 206.64 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.