

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

ASF Components	Position on Date of Report (March 2022)					Position on Date of Report (June 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					3,824,709,975,161					3,831,035,124,159
2 Capital in accordance with POJK KPMM	3,824,709,975,161				3,824,709,975,161	3,831,035,124,159				3,831,035,124,159
3 Other capital instruments	-				-	-				-
4 Deposits from retail customers and funding from micro and small business customers					5,545,584,681,932					5,421,567,592,704
5 Stable deposits and funding	-				-	-				-
6 Less stable deposits and funding	638,211,911,200	4,442,800,488,848	464,050,281,884	522,000,000	5,545,584,681,932	614,373,665,169	4,378,466,715,924	428,727,211,611	-	5,421,567,592,704
7 Funding from corporate customers					2,458,970,081,960					1,531,698,356,712
8 Operational deposits	-				-	-				-
9 Other funding from corporate customers	-	1,597,698,155,569	201,272,440,083	659,999,486,309	2,458,970,081,960	-	1,016,505,509,983	515,194,357,587	(1,510,857)	1,531,698,356,712
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					11,829,264,739,053					10,784,301,073,576

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					19,513,915,071					19,512,116,271
16 Deposits in other financial institutions for operational activities	224,885,682,787				224,885,682,787	75,664,782,528				75,664,782,528
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		23,093,750,005	68,333,333,318	175,000,000,005	266,427,083,327		21,374,999,997	46,041,666,662	150,000,000,006	217,416,666,664
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:		2,199,524,813,400	218,138,242,230	4,071,456,663,723	6,489,119,719,353		2,168,589,547,386	260,584,770,207	3,870,858,658,235	6,300,032,975,828
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:		92,701,901,352	-	112,978,875,384	205,680,776,735		46,932,485,644	-	68,940,718,116	115,873,203,759
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		176,581,188			176,581,188		364,329,079			364,329,079
5.4 20% of the derivative liabilities before deducting the variation margin										
5.12 Other assets not included in above categories **)	1,574,442,218,946				1,574,442,218,946	1,643,539,923,170				1,643,539,923,170
12 Off balance sheet transactions										
13 Total RSF					8,780,245,977,408					8,372,403,997,299
14 Net Stable Funding Ratio (%)					134.73%					128.81%

## ANALYSIS OF NSFR

Bank Name : PT Bank QNB Indonesia, Tbk  
Report Period : June / 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 30 June 2022 is 128.81%, above OJK guideline of minimum 100%. NSFR has decreased by - 5.92% compared to 31 March 2022, experiencing downturn from 134.73% to 128.81%. The decrease in NSFR was largely due to a decrease in Available Stable Funding (ASF) by -IDR 1.04 trillion (weighted value).
- The decrease in the weighted value of ASF component are largely influenced by:
  - Decrease in funding from corporate customers amounted to -IDR 927.27 billion (weighted value).
  - Decrease in deposits from retail customers and funding from micro and small business customers amounted to -IDR 124.02 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.