

Laporan NSFR  
Nama Bank: PT Bank QNB Indonesia Tbk (Individu)  
Posisi Laporan: September / 2022

| ASF Components | Position on Date of Report (June 2022)   |                   |                       |                 |                      | Position on Date of Report (September 2022) |                   |                       |                 |                           |
|----------------|--|-------------------|-----------------------|-----------------|----------------------|---|-------------------|-----------------------|-----------------|---------------------------|
|                | 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  |                   |                       |                 | 3,831,035,124,159    |   |                   |                       |                 | 3,441,649,399,871         |
| 2              | Capital in accordance with POJK KPMM   | 3,831,035,124,159 | -                     | -               | -                    | 3,831,035,124,159                           | 3,441,649,399,871 | -                     | -               | 3,441,649,399,871         |
| 3              | Other capital instruments  | -                 | -                     | -               | -                    | -   | -                 | -                     | -               | -                         |
| 4              | Deposits from retail customers and funding from micro and small business customers |                   |                       |                 |                      | 5,421,567,592,704                           |                   |                       |                 | 5,562,123,380,316         |
| 5              | Stable deposits and funding  | -                 | -                     | -               | -                    | -   | -                 | -                     | -               | -                         |
| 6              | Less stable deposits and funding   | 614,373,665,169   | 4,378,466,715,924     | 428,727,211,611 | -                    | 5,421,567,592,704                           | 555,286,936,477   | 4,607,042,874,727     | 399,793,569,112 | 5,562,123,380,316         |
| 7              | Funding from corporate customers   |                   |                       |                 |                      | 1,531,699,112,141                           |                   |                       |                 | 1,704,152,087,202         |
| 8              | Operational deposits   | -                 | -                     | -               | -                    | -   | -                 | -                     | -               | -                         |
| 9              | Other funding from corporate customers   | -                 | 1,016,505,509,983     | 515,193,602,158 | -                    | 1,531,699,112,141                           | 1,356,021,866,621 | 348,130,220,580       | -               | 1,704,152,087,202         |
| 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             | <b>Total ASF</b>   |                   |                       |                 |                      | <b>10,784,301,829,004</b>                   |                   |                       |                 | <b>10,707,924,867,388</b> |

  

| 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   |                   |                       |                 | 19,503,508,100       |  |                   |                       |                 | 19,503,508,100           |
| 16             | Deposits in other financial institutions for operational activities   | 75,664,782,528    | -                     | -               | -                    | 75,664,782,528                             | 163,908,885,497   | -                     | -               | 163,908,885,497          |
| 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  | -                 | 21,374,999,997        | 46,041,666,662  | 150,000,000,006      | 217,416,666,664                            | -                 | 19,999,999,999        | 24,999,999,999  | 125,000,000,007          |
| 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: | -                 | 2,168,589,547,386     | 260,584,770,207 | 3,870,858,658,235    | 6,300,032,975,828                          | -                 | 2,133,619,706,584     | 193,717,659,765 | 3,357,389,923,680        |
| 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:   | -                 | 46,932,485,644        | -               | 68,940,718,116       | 115,873,203,759                            | -                 | 41,542,193,281        | -               | 60,850,633,557           |
| 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  |                   | 364,329,079           |                 |                      | 364,329,079                                |                   | 647,156,645           |                 | 647,156,645              |
| 5.4            | 20% of the derivative liabilities before deducting the variation margin   |                   |                       |                 |                      |  |                   |                       |                 |                          |
| 5.12           | Other assets not included in above categories (**)  | 1,643,539,923,170 |                       |                 |                      | 1,643,539,923,170                          | 1,964,442,635,964 |                       |                 | 1,964,442,635,964        |
| 12             | Off balance sheet transactions  |                   |                       |                 |                      |  |                   | 30,668,764,129        |                 | 30,668,764,129           |
| 13             | <b>Total RSF</b>  |                   |                       |                 |                      | <b>8,372,395,389,128</b>                   |                   |                       |                 | <b>8,136,291,067,206</b> |
| 14             | <b>Net Stable Funding Ratio (%)</b>   |                   |                       |                 |                      | <b>128.81%</b>                             |                   |                       |                 | <b>131.61%</b>           |

## ANALYSIS OF NSFR

Bank Name : PT Bank QNB Indonesia, Tbk  
Report Period : September / 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 September 2022 is 131.61%, above OJK guideline of minimum 100%. NSFR has increased by 2.80% compared to 30 June 2022, experiencing upturn from 128.81% to 131.61%. The increase in NSFR was mainly due to a decrease in Required Stable Funding (RSF) by -IDR 236.10 billion (weighted value).
- The decrease in the weighted value of RSF component are mainly influenced by:
  - Decrease in Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs amounted to -IDR 615.31 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.