

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

ASF Components	Position on Date of Report (September 2021)					Position on Date of Report (December 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				3,146,896,255,795					3,746,332,096,367
2	Capital in accordance with POJK KPMM	3,146,896,255,795			3,146,896,255,795	3,746,332,096,367				3,746,332,096,367
3	Other capital instruments	-			-	-				-
4	Deposits from retail customers and funding from micro and small business customers				5,258,081,595,786					5,772,960,660,918
5	Stable deposits and funding	-	-	-	-	-	-	-	-	-
6	Less stable deposits and funding	516,953,077,101	4,508,290,663,795	232,837,854,890	-	586,385,097,724	4,885,576,151,211	300,219,411,983	780,000,000	5,772,960,660,918
7	Funding from corporate customers				2,929,594,597,835					2,672,962,099,967
8	Operational deposits	-	-	-	-	-	-	-	-	-
9	Other funding from corporate customers	-	1,863,930,635,275	65,663,962,560	1,000,000,000,000	-	1,588,115,978,958	84,846,121,009	1,000,000,000,000	2,672,962,099,967
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>11,334,572,449,415</b>					<b>12,192,254,857,253</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	
15	Total HQLA in order to calculate NSFR				57,094,257,179					27,047,721,005
16	Deposits in other financial institutions for operational activities	92,072,011,416			92,072,011,416	137,806,754,213				137,806,754,213
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		28,234,374,999	51,979,166,684	86,666,666,637		24,656,250,004	71,249,999,989	242,083,333,329	337,989,583,321
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:		1,537,909,413,083	262,692,675,042	5,174,834,188,776		1,869,412,937,267	180,383,395,667	4,337,406,160,741	6,387,202,493,675
21	Meet the qualifications to get weighted ≤35%, in accordance with SE OJK on RWA for credit									-
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									-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities, with certain conditions:		56,336,780,633	-	383,090,108,180		90,358,834,200	38,284,983,976	283,684,865,844	412,328,684,019
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		3,155,731,317		3,155,731,317		1,306,924,448			1,306,924,448
5.4	20% of the derivative liabilities before deducting the variation margin									
5.12	Other assets not included in above categories (**)	2,174,896,158,522			2,174,896,158,522	1,694,823,867,777				1,694,823,867,777
12	Off balance sheet transactions		81,474,866,217		81,474,866,217		48,898,138,637			48,898,138,637
13	<b>Total RSF</b>				<b>9,990,436,398,684</b>					<b>9,047,404,167,095</b>
14	<b>Net Stable Funding Ratio (%)</b>				<b>113.45%</b>					<b>134.76%</b>

## ANALYSIS OF NSFR

Bank Name : PT Bank QNB Indonesia, Tbk  
Report Period : December / 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 31 December 2021 is 134.76%, above the relaxation policy set by OJK, which is a minimum of 85%\*. NSFR increased by +21.31% compared to 30 September 2021; namely from 113.45% to 134.76%. The increase in NSFR was largely due to an increase in Available Stable Fund (ASF) by +IDR 857.68 billion (weighted value) and the decrease in Required Stable Fund (RSF) by -IDR 943.03 billion (weighted value).

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

- Increase in capital amounted to +IDR 599.43 billion (weighted value) due to capital injection in December 2021 valued at 1.5 trillion rupiah.
- Increase in funding from individual and Small, Medium, and Enterprise customers amounted to +IDR 514.88 billion (weighted value).

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

- Decrease in loan with Current and Special Mention categories and securities due to financial institutions that are not guaranteed by HQLA Level 1 and loans to unsecured financial institutions by -IDR 588.23 billion (weighted value) and decrease in other assets that is not yet mentioned. The decrease was caused by the recently executed loan write-off amounted to IDR 1.4 trillion.

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.