

NSFR Report
Bank Name: PT Bank QNB Indonesia Tbk (Individual)
Report Position: March / 2020

ASF Components	Position on Date of Previous Report (December 2019)					Position on Date of Report (March 2020)				
	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					4,691,003,949,442					3,614,766,476,881
2 Capital in accordance with POJK KPMM	4,691,003,949,442				4,691,003,949,442	3,614,766,476,881				3,614,766,476,881
3 Other capital instruments	-				-	-				-
4 Deposits from retail customers and funding from micro and small business customers					6,843,846,740,625					6,339,350,726,938
5 Stable deposits and funding	-	-	-	-	-	-	-	-	-	-
6 Less stable deposits and funding	767,474,033,563	5,781,094,521,028	294,658,186,034	620,000,000	6,843,846,740,625	689,616,687,857	5,248,845,968,112	400,888,070,968	-	6,339,350,726,938
7 Funding from corporate customers					3,952,534,052,642					3,985,611,313,446
8 Operational deposits	-	-	-	-	-	-	-	-	-	-
9 Other funding from corporate customers	-	2,357,430,854,091	769,641,810,788	825,461,387,764	3,952,534,052,642	-	2,637,801,286,667	472,140,803,459	875,669,223,320	3,985,611,313,446
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					15,487,384,742,709					13,939,728,517,265

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					45,045,358,093					16,052,043,013
16 Deposits in other financial institutions for operational activities	48,212,473,194				48,212,473,194	51,200,520,822				51,200,520,822
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		15,007,938,063	33,427,599,782	104,142,523,736	152,578,061,581		23,606,250,033	65,485,094,038	423,958,333,344	513,049,677,415
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:		2,966,040,122,433	397,631,084,470	5,388,067,851,339	8,751,739,058,241		2,768,886,905,243	332,571,920,764	5,200,420,614,161	8,301,879,440,168
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:		119,872,632,984	243,315,181,779	1,747,490,393,408	2,110,678,208,170			244,132,991,085	1,279,853,474,872	1,523,986,465,957
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		5,059,037,760			5,059,037,760		2,978,244,183			2,978,244,183
5.4 20% of the derivative liabilities before deducting the variation margin										
5.12 Other assets not included in above categories **)	2,620,646,342,291				2,620,646,342,291	2,674,359,254,402				2,674,359,254,402
12 Off balance sheet transactions		27,133,404,416			27,133,404,416		35,267,525,600			35,267,525,600
13 Total RSF					13,758,858,244,952					13,118,773,171,561
14 Net Stable Funding Ratio (%)					112.56%					106.26%

ANALYSIS OF NSFR

Bank Name : PT Bank QNB Indonesia, Tbk

Report Period : March / 2020

Based on OJK Regulation No. 50/POJK.03/2017 regarding the Net Stable Funding Ratio for Commercial Banks, we hereby submit:

The Net Stable Funding Ratio (NSFR) of PT Bank QNB Indonesia Tbk as of March 31, 2020 is 106.26%, which is above the guidelines set by OJK, which is a minimum of 100%.

NSFR decreased by 6.30% compared to the 31 December 2019 position; namely from 112.56% to 106.26%. The decrease in NSFR was largely due to a decrease in the weighted value of the Available Stable Fund (ASF) component. The decrease in the weighted value of the ASF component is caused by:

- Decrease in funding from retail and SME customers in the amount of IDR 504 billion (weighted value).
- Decline in capital as a result of the adoption of IFRS 9 accounting standards in 2020.

To maintain the NSFR ratio, monitoring of the growth development of third party funds, credits and other bank activities will be actively and continuously conducted by all related units. This is done to ensure that the Bank's business is supported by stable funding sources.