

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

ASF Components	Position on Date of Report (December 2020)					Position on Date of Report (March 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					3,805,059,908,491					3,548,872,242,341
2 Capital in accordance with POJK KPMM	3,805,059,908,491				3,805,059,908,491	3,548,872,242,341				3,548,872,242,341
3 Other capital instruments	-				-					-
4 Deposits from retail customers and funding from micro and small business customers					5,619,039,521,760					4,990,788,388,453
5 Stable deposits and funding	-	-	-	-	-	-	-	-	-	-
6 Less stable deposits and funding	556,642,431,835	4,736,227,926,534	326,169,163,391	-	5,619,039,521,760	587,718,474,525	3,996,202,624,325	405,967,289,603	900,000,000	4,990,788,388,453
7 Funding from corporate customers					2,074,233,725,427					3,086,578,288,813
8 Operational deposits	-	-	-	-	-	-	-	-	-	-
9 Other funding from corporate customers	-	1,709,818,714,515	264,940,266,534	99,474,744,378	2,074,233,725,427	1,750,376,279,075	236,501,107,294	1,099,700,902,444	-	3,086,578,288,813
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					11,498,333,155,679					11,626,238,919,606

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					36,697,998,997					35,973,915,093
16 Deposits in other financial institutions for operational activities	67,141,712,099				67,141,712,099	108,271,597,271				108,271,597,271
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		17,916,666,667	58,333,333,335	248,958,333,332	325,208,333,334	17,500,000,001	58,333,333,331	190,625,000,005		266,458,333,337
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:		2,260,125,944,664	312,602,601,341	4,879,931,136,710	7,452,659,682,715	2,036,543,662,245	272,373,311,611	5,042,771,789,087		7,351,688,762,943
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:		-	55,303,529,634	376,064,001,392	431,367,531,026			57,173,221,917	388,777,908,912	445,951,130,829
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		5,741,999,331			5,741,999,331		49,350,000			49,350,000
5.4 20% of the derivative liabilities before deducting the variation margin										
5.12 Other assets not included in above categories **)	2,208,550,984,405				2,208,550,984,405	2,164,646,812,902				2,164,646,812,902
12 Off balance sheet transactions		88,619,740,116			88,619,740,116		91,790,762,896			91,790,762,896
13 Total RSF					10,615,987,982,022					10,468,830,665,270
14 Net Stable Funding Ratio (%)					108.31%					111.06%

## ANALYSIS OF NSFR

Bank Name : PT Bank QNB Indonesia, Tbk  
Report Period : March / 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 March 31, 2021 is 111.06%, above the relaxation policy set by Financial Services Authority (FSA) which is a minimum of 85%\*. NSFR increased by +2.75% compared to the December 30, 2020 position; namely from 108.31% to 111.06%. The increase in NSFR was caused by an increase in the Available Stable Fund (ASF) by +IDR 127.90 billion (weighted value) and a decrease in the Required Stable Fund (RSF) by -IDR 147.15 billion (weighted value).

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

- Increase in funding from corporate customers by + IDR 1.01 trillion (weighted value), largely due to the extension of loan maturities from BCA amounting to IDR 1 trillion, which was previously <6 months (ASF factor 0%) to be above ≥ 1 years (ASF factor 100%).
- Meanwhile, deposits from individual customers and micro and small business customers decreased by -IDR 628.25 billion (weighted value). In addition, capital also decreased by -IDR 256.18 billion (weighted value).

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

- Decrease in loans in the current and special mention category amounting -IDR 100.97 billion (weighted value), due to loan repayment from corporate customers amounting to IDR 200 billion on March 2021.

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.