

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

Report Period : December / 2022

ASF Components	Position on Date of Report (September 2022)					Position on Date of Report (December 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				3,441,649,399,871					4,482,390,201,397
2	Capital in accordance with POJK KPMM	3,441,649,399,871	-	-	-	3,441,649,399,871	4,482,390,201,397	-	-	4,482,390,201,397
3	Other capital instruments	-	-	-	-	-	-	-	-	-
4	Deposits from retail customers and funding from micro and small business customers				5,562,123,380,316					5,864,663,836,650
5	Stable deposits and funding	-	-	-	-	-	-	-	-	-
6	Less stable deposits and funding	555,286,936,477	4,607,042,874,727	399,793,569,112	-	5,562,123,380,316	471,223,892,791	4,921,044,001,688	472,395,942,171	5,864,663,836,650
7	Funding from corporate customers				1,704,152,087,202					1,238,151,863,638
8	Operational deposits	-	-	-	-	-	-	-	-	-
9	Other funding from corporate customers	-	1,356,021,866,621	348,130,220,580	-	1,704,152,087,202	-	1,204,402,593,771	33,749,269,867	1,238,151,863,638
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				10,707,924,867,388					11,585,205,901,684

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				19,500,641,180					19,500,641,180
16	Deposits in other financial institutions for operational activities	163,908,885,497	-	-	-	163,908,885,497	74,189,958,399			74,189,958,399
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	-	19,999,999,999	24,999,999,999	125,000,000,007	-	34,396,843,765	31,250,000,001	175,000,000,000	240,646,843,766
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:	-	2,133,619,706,584	193,717,659,765	3,357,389,923,680	5,684,727,290,029	-	2,201,882,320,723	216,656,951,374	3,673,372,479,543
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:	-	41,542,193,281	-	60,850,633,557	102,392,826,837	-	-	105,543,560,557	105,543,560,557
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		647,156,645			647,156,645		108,233,192		108,233,192
5.4	20% of the derivative liabilities before deducting the variation margin									
5.12	Other assets not included in above categories (**)	1,964,442,635,964				1,964,442,635,964	1,344,303,861,482			1,344,303,861,482
12	Off balance sheet transactions		30,668,764,129			30,668,764,129		45,113,218,566		45,113,218,566
13	Total RSF					8,136,288,200,286				7,921,318,068,780
14	Net Stable Funding Ratio (%)					131.61%				146.25%

ANALYSIS OF NSFR

Bank Name : PT Bank QNB Indonesia, Tbk
Report Period : December / 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 31 December 2022 is 146.25%, above OJK guideline of minimum 100%. NSFR has increased by 14.65% compared to 30 September 2022, experiencing upturn from 131.61% to 146.25%. The increase in NSFR was mainly due to an increased in Available stable funding (ASF) by + IDR 877.28 billion (weighted value) and a decrease in Required Stable Funding (RSF) by -IDR 214.97 billion (weighted value).
- The increase in the weighted value of ASF component are mainly influence by:
 - Increase in Total Capital +IDR 1,04 trillion (weighted value). Due to capital injection on mid of november 2022 amounted IDR 1 trillion.
- The decrease in the weighted value of RSF component are mainly influenced by:
 - Decrease in Other assets not included in above categories, due to write-off on November 2022 amounted to IDR 523 billion.
- 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.