

ATTACHMENT I

**CALCULATION REPORT
OBLIGATION TO FULFILL QUARTERLY LIQUIDITY COVERAGE RATIO**

Bank Name : PT Bank QNB Indonesia, Tbk

Report Month : Quarter IV (Daily average of positions in October, November, December 2020)

(in million Rp)

	Value of outstanding obligations and commitments/contractual claims	Value of HQLA after deduction of haircut, outstanding obligations and commitments multiplied by run-off rate or value of contractual claims multiplied by inflow rate.
HIGH QUALITY LIQUID ASSET (HQLA)		
Total High Quality Liquid Asset (HQLA)	5,460,823	5,460,823
CASH OUTFLOW		
Deposits from retail customers and small business customers, consisting of:		
a. Stable Deposits	-	-
b. Unstable Deposits	2,592,335	259,234
Funding from corporate customers, consisting of:		
a. Operational deposits	-	-
b. Non-operational deposits and/or other non-operational liabilities	4,677,775	1,843,564
c. Other legal entities & issued securities	682,892	682,892
Secured funding		
Other cash outflow (additional requirement), consisting of:		
a. Cash outflow from derivative transactions	1,066	1,066
b. Cash outflow from increased liquidity requirements		
c. Cash outflow from lost funding		
d. Cash outflow from withdrawal of commitments for credit facilities and liquidity facilities	-	-
e. Cash outflow from other contractual obligations related to channelling of funds		
f. Cash outflow from other contingency funding obligations	142,264	4,268
g. Other contractual cash outflow	20,521	20,521
TOTAL CASH OUTFLOW	8,116,854	2,811,545
CASH INFLOW		
Secured lending		
Other inflow by counterparty	363,341	213,513
Other cash inflow	236	236
TOTAL CASH INFLOW	363,577	213,750
		TOTAL ADJUSTED VALUE1
TOTAL HQLA		5,460,823
TOTAL NET CASH OUTFLOW		2,597,796
LCR (%)		210.21%

ATTACHMENT II

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<p>Based on OJK Regulation No. 42/POJK.03/2015 regarding the Liquidity Coverage Ratio for Commercial Banks, we would like to convey that:</p> <p>Liquidity Coverage Ratio (LCR) of PT Bank QNB Indonesia Tbk for Quarter IV 2020 was 210.21%, above the relaxation policy set by Financial Services Authority (FSA) which is a minimum of 85%*. LCR for QIV 2020 was the daily average of LCR from October 2020 to December 2020. The number of data points used in the LCR calculation for QIV 2020 was 59 days.</p> <p>The ratio for QIV 2020 increased by +48.44% compared to Q3 2020 position of 161.77%. The increase in LCR QIV 2020 was caused by +IDR 159.61bn increase in daily average of High Quality Liquid Assets and -IDR 679.27 decrease in daily average of Net Cash Outflows. The decrease in net cash outflows was due to decrease in funding from other entities and securities issued by -IDR 463.34bn (value after haircut).</p> <p>In accordance with the liquidity risk policy of PT Bank QNB Indonesia, liquidity management is conducted by the Treasury Division as first layer of defense. Meanwhile, the Market, Liquidity & Enterprise Risk Division acts as second layer in the application of liquidity risk through monitoring and calculation of liquidity risks including LCR, which are reported on daily basis to the BOD and related divisions. Besides that, the Treasury Division also works in coordination with other divisions (Funding & Lending) in conducting liquidity planning related to cashflow projections. Liquidity risk management strategies are evaluated periodically in ALCO meetings.</p> <p>*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, Liquidity Coverage Ratio (LCR) must be maintained by the Bank to be as low as 85% until March 31, 2022.</p>