

ATTACHMENT I

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

Bank Name : PT Bank QNB Indonesia, Tbk  
Report Month : Quarter II (Daily average of positions in April, May, June 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.
<b>HIGH QUALITY LIQUID ASSET (HQLA)</b>		
1 Total High Quality Liquid Asset (HQLA)	<b>4,000,375</b>	<b>4,000,375</b>
<b>CASH OUTFLOW</b>		
2 Deposits from retail customers and small business customers, consisting of:		
a. Stable Deposits	-	-
b. Unstable Deposits	2,739,207	273,921
3 Funding from corporate customers, consisting of:		
a. Operational deposits	-	-
b. Non-operational deposits and/or other non-operational liabilities	3,898,727	1,527,912
c. Other legal entities & issued securities	763,913	763,913
4 Secured funding		
5 Other cash outflow (additional requirement), consisting of:		
a. Cash outflow from derivative transactions	-	-
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	278,260	8,348
g. Other contractual cash outflow	32,483	32,483
<b>TOTAL CASH OUTFLOW</b>	<b>7,712,590</b>	<b>2,606,576</b>
<b>CASH INFLOW</b>		
6 Secured lending		
7 Other inflow by counterparty	243,190	72,355
8 Other cash inflow	1,447	1,447
<b>TOTAL CASH INFLOW</b>	<b>244,637</b>	<b>73,802</b>
		<b>TOTAL ADJUSTED VALUE1</b>
<b>TOTAL HQLA</b>		<b>4,000,375</b>
<b>TOTAL NET CASH OUTFLOW</b>		<b>2,532,774</b>
<b>LCR (%)</b>		<b>157.94%</b>

## ATTACHMENT II

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

Bank Name : **PT Bank QNB Indonesia, Tbk**  
Report Month : **Quarter II (Daily average of positions in April, May, June 2020)**

#### Analisis

Based on OJK Regulation No. 42/POJK.03/2015 regarding the Liquidity Coverage Ratio for Commercial Banks, we would like to convey that:

Liquidity Coverage Ratio (LCR) of PT Bank QNB Indonesia Tbk for Quarter II 2020 was 157.94%, above the relaxation policy set by Financial Services Authority (FSA) which is a minimum of 85%\*. LCR for QII/2020 was the daily average of LCR from April 2020 to June 2020. The number of data points used in the LCR calculation for QII 2020 was 58 days.

The ratio for Q2 2020 decreased by -23.52% compared to Q1 2020 position of 181.47%. The decrease in LCR Q2 2020 was caused by +IDR 559bn increase in daily average of net cash outflows. This increase was largely due to increased funding coming from corporate customers - non-operational deposits and / or other non-operational obligations of +IDR 476bn.

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.

\* Based on the Letter from FSA No. S-11/D.03/2020 dated May 27, 2020, LCR must be maintained by the Bank can be as low as 85% up to March 31, 2021.