

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

ASF Components	Position on Date of Report (June 2020)					Position on Date of Report (September 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					3,128,610,495,567					2,996,886,836,612
2 Capital in accordance with POJK KPMM	3,128,610,495,567				3,128,610,495,567	2,996,886,836,612				2,996,886,836,612
3 Other capital instruments	-				-	-				-
4 Deposits from retail customers and funding from micro and small business customers					6,255,042,159,690					6,477,192,303,197
5 Stable deposits and funding	-	-	-	-	-	-	-	-	-	-
6 Less stable deposits and funding	639,520,980,785	5,369,752,894,228	245,768,284,677	-	6,255,042,159,690	544,031,551,255	5,684,639,685,306	248,521,066,636	-	6,477,192,303,197
7 Funding from corporate customers					3,199,178,997,356					3,333,483,745,991
8 Operational deposits	-	-	-	-	-	-	-	-	-	-
9 Other funding from corporate customers	-	2,430,081,260,440	669,444,793,965	99,652,942,951	3,199,178,997,356	-	2,680,092,730,742	553,613,185,137	99,777,830,113	3,333,483,745,991
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					12,582,831,652,613					12,807,562,885,800

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					34,802,911,175					32,303,365,562
16 Deposits in other financial institutions for operational activities	86,095,272,933				86,095,272,933	56,206,823,427				56,206,823,427
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		21,723,758,203	59,722,222,222	365,625,000,002	447,070,980,427		19,166,666,668	58,333,333,335	307,291,666,667	384,791,666,670
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:		2,520,445,175,235	359,299,297,147	4,674,963,955,059	7,554,708,427,441		2,427,768,606,713	348,692,082,223	4,819,105,822,157	7,595,566,511,093
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:				1,089,108,531,662	1,089,108,531,662				745,443,351,687	745,443,351,687
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		14,082,887,913			14,082,887,913		1,967,826,520			1,967,826,520
5.4 20% of the derivative liabilities before deducting the variation margin										
5.12 Other assets not included in above categories **)	2,596,982,903,647				2,596,982,903,647	2,453,992,478,201				2,453,992,478,201
12 Off balance sheet transactions		28,252,887,955			28,252,887,955		8,534,718,670			8,534,718,670
13 Total RSF					11,851,104,803,152					11,278,806,741,829
14 Net Stable Funding Ratio (%)					106.17%					113.55%

## ANALYSIS OF NSFR

Bank Name : PT Bank QNB Indonesia, Tbk  
Report Period : September / 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 September 30, 2020 is 113.55%, above the relaxation policy set by Financial Services Authority (FSA) which is a minimum of 85%\*. NSFR increased by +7.38% compared to the June 30, 2020 position; namely from 106.17% to 113.55%. The increase in NSFR was caused by an increase in the weighted value of the Available Stable Fund (ASF) component by +IDR 224.73 billion and a decrease in the weighted value of the Required Stable Fund (RSF) component by -IDR 572.30 billion.

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

- Increase in funding from retail & micro and small business customer by +IDR 222.15 billion (weighted value).
- Increase in funding from corporate customers by +IDR 134.30 billion (weighted value).

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

- Decrease in securities that are not being pledged as collateral, not defaulting on, and not included as HQLA by -IDR 343.67 billion (weighted value).
- Decrease in other asset categories by -IDR 142.99 billion (weighted value).

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