

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

ASF Components	Position on Date of Previous Report (March 2020)					Position on Date of Report (June 2020)				
	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					3,614,766,476,881					3,128,610,495,567
2 Capital in accordance with POJK KPMM	3,614,766,476,881				3,614,766,476,881	3,128,610,495,567				3,128,610,495,567
3 Other capital instruments	-				-	-				-
4 Deposits from retail customers and funding from micro and small business customers					6,339,350,726,938					6,255,042,159,690
5 Stable deposits and funding	-				-	-				-
6 Less stable deposits and funding	689,616,687,857	5,248,845,968,112	400,888,070,968		6,339,350,726,938	639,520,980,785	5,369,752,894,228	245,768,284,677		6,255,042,159,690
7 Funding from corporate customers					3,985,611,313,446					3,199,178,997,356
8 Operational deposits	-				-	-				-
9 Other funding from corporate customers	-	2,637,801,286,667	472,140,803,459	875,669,223,320	3,985,611,313,446	-	2,430,081,260,440	669,444,793,965	99,652,942,951	3,199,178,997,356
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					13,939,728,517,265					12,582,831,652,613

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					16,052,043,013					34,802,911,175
16 Deposits in other financial institutions for operational activities	51,200,520,822				51,200,520,822	86,095,272,933				86,095,272,933
17 Loans classified under "Current" and "Special Mention" categories and Securities provided to Financial institutions guaranteed by HQLA Level 1 that meet requirements										
18 Financial institutions that are guaranteed with non-HQLA Level 1, or not meet certain requirements or without collateral		23,606,250,033	65,485,094,038	423,958,333,344	513,049,677,415		21,723,758,203	59,722,222,222	365,625,000,002	447,070,980,427
19 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:		2,768,886,905,243	332,571,920,764	5,200,420,614,161	8,301,879,440,168		2,520,445,175,235	359,299,297,147	4,674,963,955,059	7,554,708,427,441
20 Meet the qualifications to get weighted s35%, in accordance with SE OJK on RWA for credit risk					-					-
21 Residential mortgages, which are not used as collateral, which:					-					-
22 Meet the qualifications to get weighted s35%, in accordance with SE OJK on RWA for credit risk					-					-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities, with certain conditions:			244,132,991,085	1,279,853,474,872	1,523,986,465,957				1,089,108,531,662	1,089,108,531,662
24 Assets with matching interdependent liabilities										
25 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		2,978,244,183			2,978,244,183		14,082,887,913			14,082,887,913
5.4 20% of the derivative liabilities before deducting the variation margin										
5.12 Other assets not included in above categories (**)	2,674,359,254,402				2,674,359,254,402	2,596,982,903,647				2,596,982,903,647
12 Off balance sheet transactions		35,267,525,600			35,267,525,600		28,252,887,955			28,252,887,955
13 Total RSF					13,118,773,171,561					11,851,104,803,152
14 Net Stable Funding Ratio (%)					106.26%					106.17%

## ANALYSIS OF NSFR

Bank Name : PT Bank QNB Indonesia, Tbk

Report Period : June / 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 June 30, 2020 is 106.17%, above the relaxation policy set by Financial Services Authority (FSA) which is a minimum of 85%\*. NSFR slightly decreased by -0.09% compared to the March 31 2020 position; namely from 106.26% to 106.17%. The decrease in NSFR was caused by a decrease in the weighted value of the Available Stable Fund (ASF) component by IDR 1.36 trillion and a decrease in the weighted value of the Required Stable Fund (RSF) component by IDR 1.27 trillion.

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

- Declining funding from corporate customers by IDR 786.43 billion (weighted value).
- Declining capital by IDR 486.15 billion (weighted value).

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

- Declining lending in the current and special mention category to non-financial companies, individual customers and micro and small business customers, and other public sector entities amounting to IDR 747.17 billion (weighted value).
- The decrease in marketable securities which are not being pledged, failed to pay, and did not enter as HQLA of IDR 434.88 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 divisions 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.