

NET STABLE FUNDING RATIO (NSFR)

Bank : PT Bank CTBC Indonesia
 Period : Maret 2022

A. NSFR CALCULATION

ASF Components		December 2021				March 2022					Ref. No. from NSFR working paper	
		Carrying Value Based on Residual Maturity (In Million Rupiah)				Total Weighted Value	Carrying Value Based on Residual Maturity (In Million Rupiah)					Total Weighted Value
		Non Maturity ¹	< 6 months	≥ 6 months - < 1 year	≥ 1 year		Non Maturity ¹	< 6 months	≥ 6 months - < 1 year	≥ 1 year		
1	Capital:	3,061,885	-	-	-	3,061,885	3,112,340	-	-	-	3,112,340	
2	Regulatory capital under POJK KPMM	3,061,885	-	-	-	3,061,885	3,112,340	-	-	-	3,112,340	1.1
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.2
4	Deposits from retail customers and small business customers:	1,045,298	2,483,611	659,705	-	3,822,159	1,041,792	2,386,269	546,250	500	3,628,652	2.3
5	Stable deposits	603,928	424,692	19,512	-	995,725	594,382	389,343	41,735	-	974,187	2.1
6	Less stable deposits	441,370	2,058,920	640,194	-	2,826,435	447,410	1,996,925	504,514	500	2,654,465	3.1
7	Wholesale funding:	3,921,034	5,028,491	237,175	-	2,920,713	5,319,216	3,663,381	297,753	-	2,794,449	2.2
8	Operational deposits	1,690,508	-	-	-	845,254	1,957,096	-	-	-	978,548	3.2
9	Other wholesale funding	2,230,526	5,028,491	237,175	-	2,075,459	3,362,120	3,663,381	297,753	-	1,815,901	4.1
10	Liabilities with interdependent assets	-	-	-	-	-	-	-	-	-	-	4.2
11	Other liabilities and equity:	-	-	-	-	-	-	-	-	-	-	5
12	NSFR derivative liabilities	-	20,272.27	-	-	-	-	7,382.80	7,682.68	-	-	6.1
13	All other liabilities and equity not included in the above categories	163,485	649,798	46,510	335,636	358,891	151,411	1,526,323	95,512	108,808	156,564	6.2 s.d. 6.5
14	Total ASF					10,163,648					9,692,006	7

RSF Components		December 2021				March 2022					Ref. No. from NSFR working paper	
		Carrying Value Based on Residual Maturity (In Million Rupiah)				Total Weighted Value	Carrying Value Based on Residual Maturity (In Million Rupiah)					Total Weighted Value
		Non Maturity ¹	< 6 months	≥ 6 months - < 1 year	≥ 1 year		Non Maturity ¹	< 6 months	≥ 6 months - < 1 year	≥ 1 year		
15	Total HQLA in NSFR					171,671					140,605	1
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17	Performing loans	229,992	3,825,856	4,502,935	4,277,758	7,885,434	237,467	6,532,384	1,902,716	4,511,955	7,868,199	3
18	to financial institutions where the loan is secured against Level 1 HQLA	-	-	-	-	-	-	0	-	-	0	3.1.1
19	to financial institutions where the loan is secured against non Level 1 HQLA and unsecured loans to financial institutions	229,992	43,607	807,467	482,285	927,058	237,467	805,644	84,534	448,527	647,260	3.1.2 3.1.3
20	to non-financial corporate clients, retail and small business customers, the central government, governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, which include:	-	3,782,218	3,695,295	3,762,302	6,936,713	-	5,726,732	1,818,056	4,036,247	7,203,204	3.1.4.2 3.1.5 3.1.6
21	with a risk weight of less than or equal to 35% under SE QJK ATMR for Credit Risk	-	-	-	-	-	-	-	-	-	-	3.1.4.1
22	Unencumbered residential mortgages, which include:	-	-	-	-	-	-	-	-	-	-	3.1.7.2
23	with a risk weight of less than or equal to 35% under SE QJK ATMR for Credit Risk	-	31	173	33,171	21,663	-	8	126	27,181	17,735	3.1.7.1
24	Performing securities that are unencumbered, not in default, and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-	-	-	-	-	-	3.2
25	Assets with interdependent liabilities	-	-	-	-	-	-	-	-	-	-	4
26	Other assets:	148,065	479,449	60,376	238,222	926,112	197,000	503,718	77,755	241,567	1,020,001	5
27	Physical traded commodities, including gold	-				-	-				-	5.1
28	Cash, securities and other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a central counterparty (CCP)			0		-			0		-	5.2
29	NSFR derivative assets			16,180		16,180			0		-	5.3
30	NSFR derivative liabilities before deduction with variation margin			5,375		5,375			6,441		6,441	5.4
31	All other assets not included in the above categories	148,065	474,696	57,984	223,812	904,557	197,000	498,817	76,214	241,567	1,013,560	5.5 s.d. 5.12
32	Off-balance sheet accounts			6,882,478		78,349			7,554,900		82,551	12
33	Total RSF					9,061,566					9,111,357	13
34	Net Stable Funding Ratio (%)					112.16%					106.37%	14

¹ Components that are reported in the non-maturity category are components that do not have a contractual maturity, including among others: capital instruments that are permanent (perpetual), short positions, open maturity positions, current accounts, equity not included in the HQLA and commodities

B. NSFR ANALYSIS

Individual Analysis

Referring to POJK no.50/POJK.03/2017 concerning Net Stable Funding Ratio Requirements for Commercial Banks, we would like to informed that:

1. NSFR calculation result for March 2022 was 106.37% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 9.7 trillion dan IDR 9.1 trillion, respectively.
2. The Bank's NSFR decreased by 5.79% from December 2021 position. This was contributed by the decrease in the Bank's ASF of IDR 472 billion, while the RSF increased by IDR 50 billion. The Bank is committed to improve a more stable funding, i.e. deposits from retail customers.
3. The Bank did not have any liabilities with interdependent assets neither did assets with interdependent liabilities .
4. Therefore, the Bank has a sufficient stable funding to fund its activities in order to manage and mitigate long term liquidity risk (funding difficulties).