

NET STABLE FUNDING RATIO (NSFR)

Bank : PT Bank CTBC Indonesia
 Period : December 2020

A. NSFR CALCULATION

ASF Components		September 2020					December 2020					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:	3,057,795	-	-	-	3,057,795	3,075,475	-	-	-	3,075,475	
2	Regulatory capital under POJK KPMM	3,057,795	-	-	-	3,057,795	3,075,475	-	-	-	3,075,475	1.1 1.2
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.3
4	Deposits from retail customers and small business customers:	975,460	2,923,260	448,355	-	3,966,060	1,077,930	2,771,935	304,970	-	3,795,597	2 3
5	Stable deposits	675,488	383,081	15,274	-	1,020,150	700,749	412,877	11,284	-	1,068,665	2.1 3.1
6	Less stable deposits	299,972	2,540,179	433,081	-	2,945,909	377,181	2,359,058	293,687	-	2,726,933	2.2 3.2
7	Wholesale funding:	2,978,182	5,617,799	82,217	-	3,068,892	3,104,896	4,897,186	83,245	-	2,491,258	4
8	Operational deposits	1,681,027	-	-	-	840,513	1,562,352	-	-	-	781,176	4.1
9	Other wholesale funding	1,297,155	5,617,799	82,217	-	2,228,379	1,542,544	4,897,186	83,245	-	1,710,082	4.2
10	Liabilities with interdependent assets	-	-	-	-	-	-	-	-	-	-	5
11	Other liabilities and equity:	-	-	-	-	-	-	-	-	-	-	6
12	NSFR derivative liabilities	-	-	740.32	14,989.38	-	-	13,002.16	18,886.72	-	-	6.1
13	All other liabilities and equity not included in the above categories	163,839	1,360,362	7,952	102,629	106,605	121,460	1,861,486	28,277	103,056	117,194	6.2 s.d. 6.5
14	Total ASF	-	-	-	-	10,199,352	-	-	-	-	9,479,525	7

RSF Components		September 2020				December 2020					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					210,953					441,667	1
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17	Performing loans	191,153	3,746,041	2,697,007	4,758,187	7,135,896	197,094	3,526,162	3,228,875	4,993,586	7,629,160	3
18	to financial institutions where the loan is secured against Level 1 HQLA	-	-	-	-	-	-	-	-	-	-	3.1.1
19	to financial institutions where the loan is secured against non Level 1 HQLA and unsecured loans to financial institutions	191,153	709,360	24,950	640,579	788,131	197,094	321,661	653,900	644,236	1,048,999	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:	-	3,036,679	2,672,057	4,084,752	6,326,407	-	3,204,500	2,574,335	4,316,729	6,558,638	3.1.4.2 3.1.5 3.1.6
21	with a risk weight of less than or equal to 35% under SE OJK 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 OJK ATMR for Credit Risk	-	2	-	32,855	21,357	-	-	639	32,621	21,523	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:	123,464	506,127	9,447	196,261	835,300	145,226	479,364	40,925	175,566	841,081	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			2,653		2,653			40,027		40,027	5.3
30	NSFR derivative liabilities before deduction with variation margin			5,034		5,034			9,726		9,726	5.4
31	All other assets not included in the above categories	123,464	503,004	9,299	191,845	827,613	145,226	475,373	37,148	133,580	791,327	5.5 s.d. 5.12
32	Off-balance sheet accounts			5,953,178		36,677			5,833,083		36,445	12
33	Total RSF					8,218,825					8,948,352	13
34	Net Stable Funding Ratio (%)					124.10%					105.94%	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 December 2020 was 105.94% with total Available Stable Funding (AFS) and Required Stable Funding (RSF) amounted to IDR 9.5 trillion dan IDR 8.9 trillion respectively.
2. The Bank's NSFR was deteriorated by 18.16% from September 2020 position. This was contributed by the decrease in the Bank's ASF of IDR 720 billion, whilst on the other hand the RSF increased by IDR 730 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).