

**NET STABLE FUNDING RATIO (NSFR)**

Bank : PT Bank CTBC Indonesia  
 Period : December 2021

**A. NSFR CALCULATION**

ASF Components		September 2021				December 2021					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 <sup>1</sup>	< 6 months	≥ 6 months - < 1 year	≥ 1 year		Non Maturity <sup>1</sup>	< 6 months	≥ 6 months - < 1 year	≥ 1 year		
1	Capital:	3,062,277	-	-	-	3,062,277	3,061,885	-	-	-	3,061,885	
2	Regulatory capital under POJK KPMM	3,062,277	-	-	-	3,062,277	3,061,885	-	-	-	3,061,885	1.1
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.2
4	Deposits from retail customers and small business customers:	975,033	2,037,473	489,478	550	3,200,635	1,045,298	2,483,611	659,705	-	3,822,159	1.3
5	Stable deposits	630,691	322,446	12,849	50	917,737	603,928	424,692	19,512	-	995,725	2
6	Less stable deposits	344,342	1,715,027	476,630	500	2,282,899	441,370	2,058,920	640,194	-	2,826,435	3
7	Wholesale funding:	3,812,755	5,749,985	133,811	-	2,948,945	3,921,034	5,028,491	237,175	-	2,920,713	2.1
8	Operational deposits	1,569,399	-	-	-	784,700	1,690,508	-	-	-	845,254	3.1
9	Other wholesale funding	2,243,356	5,749,985	133,811	-	2,164,246	2,230,526	5,028,491	237,175	-	2,075,459	3.2
10	Liabilities with interdependent assets	-	-	-	-	-	-	-	-	-	-	4
11	Other liabilities and equity:											5
12	NSFR derivative liabilities		14,962.03	11,771.36	-			20,272.27	-	-		6
13	All other liabilities and equity not included in the above categories	169,070	693,490	60,557	151,946	182,225	163,485	649,798	46,510	335,636	358,891	6.1
14	Total ASF					9,394,082					10,163,648	6.2 s.d. 6.5
												7

RSF Components		September 2021				December 2021					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 <sup>1</sup>	< 6 months	≥ 6 months - < 1 year	≥ 1 year		Non Maturity <sup>1</sup>	< 6 months	≥ 6 months - < 1 year	≥ 1 year		
15	Total HQLA in NSFR					197,212					171,671	1
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17	Performing loans	218,745	4,269,315	3,385,749	4,054,705	7,081,581	229,992	3,825,856	4,502,935	4,277,758	7,885,434	3
18	to financial institutions where the loan is secured against Level 1 HQLA	-	115,608	-	-	11,561	-	-	-	-	-	3.1.1
19	to financial institutions where the loan is secured against non Level 1 HQLA and unsecured loans to financial institutions	218,745	692,504	103,204	470,101	658,391	229,992	43,607	807,467	482,285	927,058	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:	-	3,461,055	3,282,293	3,548,816	6,388,168	-	3,782,218	3,695,295	3,762,302	6,936,713	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	-	148	252	35,787	23,461	-	31	173	33,171	21,663	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:	112,773	549,842	109,132	183,923	955,670	148,065	479,449	60,376	238,222	926,112	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			16,752		16,752			16,180		16,180	5.3
30	NSFR derivative liabilities before deduction with variation margin			6,642		6,642			5,375		5,375	5.4
31	All other assets not included in the above categories	112,773	546,478	106,407	166,617	932,276	148,065	474,696	57,984	223,812	904,557	5.5 s.d. 5.12
32	Off-balance sheet accounts			6,646,456		53,785			6,882,478		78,349	12
33	Total RSF					8,288,247					9,061,566	13
34	Net Stable Funding Ratio (%)					113.34%					112.16%	14

<sup>1</sup> 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 2021 was 112.16% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 10.2 trillion dan IDR 9.1 trillion, respectively.
2. The Bank's NSFR decreased by 1.18% from September 2021 position. This was contributed by the increase in the Bank's RSF of IDR 773 billion, while the ASF increased by IDR 770 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).