

NET STABLE FUNDING RATIO (NSFR)

Bank : PT Bank CTBC Indonesia
 Period : June 2021

A. NSFR CALCULATION

| ASF Components | | March 2021 | | | | | June 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 ¹ | < 6 months | ≥ 6 months - < 1 year | ≥ 1 year | | Non Maturity ¹ | < 6 months | ≥ 6 months - < 1 year | ≥ 1 year | | |
| 1 | Capital: | 3,056,639 | - | - | - | 3,056,639 | 3,070,815 | - | - | - | 3,070,815 | |
| 2 | Regulatory capital under POJK KPMM | 3,056,639 | - | - | - | 3,056,639 | 3,070,815 | - | - | - | 3,070,815 | 1.1 1.2 |
| 3 | Other capital instruments | - | - | - | - | - | - | - | - | - | - | 1.3 |
| 4 | Deposits from retail customers and small business customers: | 1,025,335 | 2,418,794 | 289,688 | 500 | 3,417,059 | 1,020,261 | 2,080,504 | 474,947 | - | 3,273,537 | 2 3 |
| 5 | Stable deposits | 670,601 | 425,722 | 26,143 | - | 1,066,342 | 659,876 | 422,161 | 25,878 | - | 1,052,519 | 2.1 3.1 |
| 6 | Less stable deposits | 354,734 | 1,993,072 | 263,546 | 500 | 2,350,717 | 360,385 | 1,658,343 | 449,069 | - | 2,221,018 | 2.2 3.2 |
| 7 | Wholesale funding: | 3,646,420 | 4,610,081 | 116,575 | - | 2,764,107 | 3,536,782 | 5,317,817 | 106,557 | 4,500 | 2,911,731 | 4 |
| 8 | Operational deposits | 1,905,607 | - | - | - | 952,804 | 1,768,184 | - | - | - | 884,092 | 4.1 |
| 9 | Other wholesale funding | 1,740,813 | 4,610,081 | 116,575 | - | 1,811,303 | 1,768,598 | 5,317,817 | 106,557 | 4,500 | 2,027,639 | 4.2 |
| 10 | Liabilities with interdependent assets | - | - | - | - | - | - | - | - | - | - | 5 |
| 11 | Other liabilities and equity: | | | | | | | | | | | 6 |
| 12 | NSFR derivative liabilities | | 1,288.55 | 9,717.33 | - | | | 15,555.06 | 6,961.64 | - | | 6.1 |
| 13 | All other liabilities and equity not included in the above categories | 140,115 | 550,216 | 23,736 | 100,207 | 112,075 | 216,710 | 1,791,441 | 10,977 | 95,811 | 101,299 | 6.2 s.d. 6.5 |
| 14 | Total ASF | | | | | 9,349,880 | | | | | 9,357,383 | 7 |

| RSF Components | | March 2021 | | | | | June 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 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 | | | | | 170,122 | | | | | 194,606 | 1 |
| 16 | Deposits held at other financial institutions for operational purposes | - | - | - | - | - | - | - | - | - | - | 2 |
| 17 | Performing loans | 304,433 | 3,904,147 | 3,552,720 | 3,884,558 | 7,004,132 | 284,375 | 5,026,708 | 2,952,102 | 4,330,960 | 7,302,523 | 3 |
| 18 | to financial institutions where the loan is secured against Level 1 HQLA | - | - | - | - | - | - | 380,658 | - | - | 38,066 | 3.1.1 |
| 19 | to financial institutions where the loan is secured against non Level 1 HQLA and unsecured loans to financial institutions | 304,433 | 352,678 | 597,756 | 385,669 | 783,114 | 284,375 | 912,340 | 14,259 | 450,568 | 637,205 | 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: | - | 3,551,469 | 2,954,482 | 3,467,621 | 6,200,453 | - | 3,733,418 | 2,937,511 | 3,846,106 | 6,604,655 | 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 | - | - | 482 | 31,268 | 20,565 | - | 291 | 332 | 34,285 | 22,597 | 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: | 89,126 | 307,331 | 35,346 | 359,470 | 791,273 | 124,242 | 449,275 | 123,677 | 155,900 | 853,095 | 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 | - | 8,869 | - | 8,869 | - | - | 9,730 | - | 9,730 | - | 5.3 |
| 30 | NSFR derivative liabilities before deduction with variation margin | - | 4,748 | - | 4,748 | - | - | 6,626 | - | 6,626 | - | 5.4 |
| 31 | All other assets not included in the above categories | 89,126 | 305,318 | 33,402 | 349,810 | 777,656 | 124,242 | 444,619 | 122,285 | 145,593 | 836,739 | 5.5 s.d. 5.12 |
| 32 | Off-balance sheet accounts | - | 6,483,730 | - | - | 49,766 | - | 7,129,992 | - | - | 58,330 | 12 |
| 33 | Total RSF | | | | | 8,015,293 | | | | | 8,408,554 | 13 |
| 34 | Net Stable Funding Ratio (%) | | | | | 116.65% | | | | | 111.28% | 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 June 2021 was 111.28% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 9.4 trillion dan IDR 8.4 trillion respectively.
2. The Bank's NSFR decreased by 5.37% from March 2021 position. This was contributed by the increase in the Bank's RSF of IDR 393 billion, while the ASF increased only by IDR 8 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).