

**NET STABLE FUNDING RATIO (NSFR)**

Bank : PT Bank CTBC Indonesia  
 Period : June 2022

**A. NSFR CALCULATION**

ASF Components		March 2022				June 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 <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:	3,112,340	-	-	-	3,112,340	3,113,935	-	-	-	3,113,935	
2	Regulatory capital under POJK KPMM	3,112,340	-	-	-	3,112,340	3,113,935	-	-	-	3,113,935	1.1
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.2
4	Deposits from retail customers and small business customers:	1,041,792	2,386,269	546,250	500	3,628,652	1,080,774	2,523,419	326,713	-	3,587,861	1.3
5	Stable deposits	594,382	389,343	41,735	-	974,187	594,394	368,470	38,049	-	950,867	2
6	Less stable deposits	447,410	1,996,925	504,514	500	2,654,465	486,380	2,154,950	288,663	-	2,636,994	3
7	Wholesale funding:	5,319,216	3,663,381	297,753	-	2,794,449	5,163,535	4,699,431	240,023	-	2,866,678	2.1
8	Operational deposits	1,957,096	-	-	-	978,548	1,755,544	-	-	-	877,772	3.1
9	Other wholesale funding	3,362,120	3,663,381	297,753	-	1,815,901	3,407,990	4,699,431	240,023	-	1,988,906	3.2
10	Liabilities with interdependent assets	-	-	-	-	-	-	-	-	-	-	4
11	Other liabilities and equity:											5
12	NSFR derivative liabilities		7,382.80	7,682.68	-			-	-	-		6
13	All other liabilities and equity not included in the above categories	151,411	1,526,323	95,512	108,808	156,564	109,290	917,477	96,772	996,570	1,044,956	6.1
14	Total ASF					9,692,006					10,613,430	6.2 s.d. 6.5
												7

RSF Components		March 2022				June 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 <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					140,605					128,562	1
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17	Performing loans	237,467	6,532,384	1,902,716	4,511,955	7,868,199	276,579	6,255,237	2,108,581	4,776,215	8,102,106	3
18	to financial institutions where the loan is secured against Level 1 HQLA	-	0	-	-	0	-	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	237,467	805,644	84,534	448,527	647,260	276,579	673,884	45,784	401,601	567,063	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:	-	5,726,732	1,818,056	4,036,247	7,203,204	-	5,581,325	2,062,778	4,347,349	7,517,299	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	-	8	126	27,181	17,735	-	28	19	27,264	17,745	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:	197,000	503,718	77,755	241,567	1,020,001	238,837	609,056	79,085	247,660	1,174,567	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			0		-			10,376		10,376	5.3
30	NSFR derivative liabilities before deduction with variation margin			6,441		6,441			2,758		2,758	5.4
31	All other assets not included in the above categories	197,000	498,817	76,214	241,567	1,013,560	238,837	597,513	77,494	247,660	1,161,433	5.5 s.d. 5.12
32	Off-balance sheet accounts			7,554,900		82,551			7,897,722		73,704	12
33	Total RSF					9,111,357					9,478,939	13
34	Net Stable Funding Ratio (%)					106.37%					111.97%	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 inform that:

1. NSFR calculation result for June 2022 was 111.97% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 10.6 trillion and IDR 9.5 trillion, respectively.
2. The Bank's NSFR increased by 5.60% from March 2022 position. This was contributed by the increase in the Bank's ASF of IDR 921 billion, while the RSF increased by IDR 368 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).