

NET STABLE FUNDING RATIO (NSFR)

Bank : PT Bank CTBC Indonesia
 Period : March 2021

A. NSFR CALCULATION

ASF Components		December 2020					March 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:	3,075,475	-	-	-	3,075,475	3,056,639	-	-	-	3,056,639	
2	Regulatory capital under POJK KPMM	3,075,475	-	-	-	3,075,475	3,056,639	-	-	-	3,056,639	1.1 1.2
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.3
4	Deposits from retail customers and small business customers:	1,077,930	2,771,935	304,970	-	3,795,597	1,025,335	2,418,794	289,688	500	3,417,059	2 3
5	Stable deposits	700,749	412,877	11,284	-	1,068,665	670,601	425,722	26,143	-	1,066,342	2.1 3.1
6	Less stable deposits	377,181	2,359,058	293,687	-	2,726,933	354,734	1,993,072	263,546	500	2,350,717	2.2 3.2
7	Wholesale funding:	3,104,896	4,897,186	83,245	-	2,491,258	3,646,420	4,610,081	116,575	-	2,764,107	4
8	Operational deposits	1,562,352	-	-	-	781,176	1,905,607	-	-	-	952,804	4.1
9	Other wholesale funding	1,542,544	4,897,186	83,245	-	1,710,082	1,740,813	4,610,081	116,575	-	1,811,303	4.2
10	Liabilities with interdependent assets	-	-	-	-	-	-	-	-	-	-	5
11	Other liabilities and equity:											6
12	NSFR derivative liabilities		13,002.16	18,886.72	-			1,288.55	9,717.33	-		6.1
13	All other liabilities and equity not included in the above categories	121,460	1,861,486	28,277	103,056	117,194	140,115	550,216	23,736	100,207	112,075	6.2 s.d. 6.5
14	Total ASF					9,479,525					9,349,880	7

RSF Components		December 2020					March 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					441,667					170,122	1
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17	Performing loans	197,094	3,526,162	3,228,875	4,993,586	7,629,160	304,433	3,904,147	3,552,720	3,884,558	7,004,132	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	197,094	321,661	653,900	644,236	1,048,999	304,433	352,678	597,756	385,669	783,114	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:	-	3,204,500	2,574,335	4,316,729	6,558,638	-	3,551,469	2,954,482	3,467,621	6,200,453	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	-	-	639	32,621	21,523	-	-	482	31,268	20,565	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:	145,226	479,364	40,925	175,566	841,081	89,126	307,331	35,346	359,470	791,273	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			40,027		40,027			8,869		8,869	5.3
30	NSFR derivative liabilities before deduction with variation margin			9,726		9,726			4,748		4,748	5.4
31	All other assets not included in the above categories	145,226	475,373	37,148	133,580	791,327	89,126	305,318	33,402	349,810	777,656	5.5 s.d. 5.12
32	Off-balance sheet accounts			5,833,083		36,445			6,483,730		49,766	12
33	Total RSF					8,948,352					8,015,293	13
34	Net Stable Funding Ratio (%)					105.94%					116.65%	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 2021 was 116.65% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 9.3 trillion dan IDR 8.0 trillion respectively.
2. The Bank's NSFR was improved by 10.71% from December 2020 position. This was contributed by the decrease in the Bank's ASF of IDR 130 billion, meanwhile the RSF decreased by IDR 933 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).