

NET STABLE FUNDING RATIO (NSFR)

Bank : PT Bank CTBC Indonesia
 Period : September 2022

A. NSFR CALCULATION

ASF Components		June 2022				September 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 ¹	< 6 months	≥ 6 months - < 1 year	≥ 1 year		Non Maturity ¹	< 6 months	≥ 6 months - < 1 year	≥ 1 year		
1	Capital:	3,113,935	-	-	-	3,113,935	3,140,986	-	-	-	3,140,986	
2	Regulatory capital under POJK KPMM	3,113,935	-	-	-	3,113,935	3,140,986	-	-	-	3,140,986	1.1
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.2
4	Deposits from retail customers and small business customers:	1,080,774	2,523,419	326,713	-	3,587,861	1,121,253	2,196,326	468,313	500	3,456,123	1.3
5	Stable deposits	594,394	368,470	38,049	-	950,867	572,201	371,172	23,009	-	918,063	2
6	Less stable deposits	486,380	2,154,950	288,663	-	2,636,994	549,052	1,825,154	445,305	500	2,538,060	3
7	Wholesale funding:	5,163,535	4,699,431	240,023	-	2,866,678	5,045,051	5,558,029	104,953	-	3,238,214	2.1
8	Operational deposits	1,755,544	-	-	-	877,772	2,046,860	-	-	-	1,023,430	3.1
9	Other wholesale funding	3,407,990	4,699,431	240,023	-	1,988,906	2,998,191	5,558,029	104,953	-	2,214,784	2.2
10	Liabilities with interdependent assets	-	-	-	-	-	-	-	-	-	-	3.2
11	Other liabilities and equity:	-	-	-	-	-	-	-	-	-	-	4.1
12	NSFR derivative liabilities	-	-	-	-	-	-	-	818.99	-	-	4.2
13	All other liabilities and equity not included in the above categories	109,290	917,477	96,772	996,570	1,044,956	200,887	1,314,363	90,099	696,047	741,097	5
14	Total ASF					10,613,430					10,576,419	6.1
												6.2 s.d. 6.5
												7

RSF Components		June 2022				September 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 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					128,562					164,061	1
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17	Performing loans	276,579	6,255,237	2,108,581	4,776,215	8,102,106	200,828	6,871,041	2,039,214	4,894,683	8,268,893	3
18	to financial institutions where the loan is secured against Level 1 HQLA	-	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	276,579	673,884	45,784	401,601	567,063	200,828	1,237,854	15,549	397,990	621,567	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:	-	5,581,325	2,062,778	4,347,349	7,517,299	-	5,633,176	2,023,656	4,480,248	7,636,626	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	-	28	19	27,264	17,745	-	11	8	16,446	10,700	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:	238,837	609,056	79,085	247,660	1,174,567	164,176	797,009	51,554	301,066	1,313,805	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		10,376			10,376		7,848			7,848	5.3
30	NSFR derivative liabilities before deduction with variation margin		2,758			2,758		6,924			6,924	5.4
31	All other assets not included in the above categories	238,837	597,513	77,494	247,660	1,161,433	164,176	782,866	50,924	301,066	1,299,033	5.5 s.d. 5.12
32	Off-balance sheet accounts		7,897,722			73,704		8,034,004			65,428	12
33	Total RSF					9,478,939					9,812,186	13
34	Net Stable Funding Ratio (%)					111.97%					107.79%	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 September 2022 was 107.79% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 10.6 trillion dan IDR 9.8 trillion, respectively.
2. The Bank's NSFR decreased by 4.18% from June 2022 position. The decrease was contributed by the increase in RSF by IDR 333 billion, while the Bank's ASF decreased by IDR 37 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).