

NET STABLE FUNDING RATIO (NSFR)

Bank : PT Bank CTBC Indonesia
 Period : September 2021

A. NSFR CALCULATION

ASF Components		June 2021				September 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:	3,070,815	-	-	-	3,070,815	3,062,277	-	-	-	3,062,277	1.1
2	Regulatory capital under POJK KPMM	3,070,815	-	-	-	3,070,815	3,062,277	-	-	-	3,062,277	1.2
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.3
4	Deposits from retail customers and small business customers:	1,020,261	2,080,504	474,947	-	3,273,537	975,033	2,037,473	489,478	550	3,200,635	2.3
5	Stable deposits	659,876	422,161	25,878	-	1,052,519	630,691	322,446	12,849	50	917,737	2.1
6	Less stable deposits	360,385	1,658,343	449,069	-	2,221,018	344,342	1,715,027	476,630	500	2,282,899	3.1
7	Wholesale funding:	3,536,782	5,317,817	106,557	4,500	2,911,731	3,812,755	5,749,985	133,811	-	2,948,945	3.2
8	Operational deposits	1,768,184	-	-	-	884,092	1,569,399	-	-	-	784,700	4.1
9	Other wholesale funding	1,768,598	5,317,817	106,557	4,500	2,027,639	2,243,356	5,749,985	133,811	-	2,164,246	4.2
10	Liabilities with interdependent assets	-	-	-	-	-	-	-	-	-	-	5
11	Other liabilities and equity:											6
12	NSFR derivative liabilities		15,555.06	6,961.64	-			14,962.03	11,771.36	-		6.1
13	All other liabilities and equity not included in the above categories	216,710	1,791,441	10,977	95,811	101,299	169,070	693,490	60,557	151,946	182,225	6.2 s.d. 6.5
14	Total ASF					9,357,383					9,394,082	7

RSF Components		June 2021				September 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					194,606					197,212	1
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17	Performing loans	284,375	5,026,708	2,952,102	4,330,960	7,302,523	218,745	4,269,315	3,385,749	4,054,705	7,081,581	3
18	to financial institutions where the loan is secured against Level 1 HQLA	-	380,658	-	-	38,066	-	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	284,375	912,340	14,259	450,568	637,205	218,745	692,504	103,204	470,101	658,391	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:	-	3,733,418	2,937,511	3,846,106	6,604,655	-	3,461,055	3,282,293	3,548,816	6,388,168	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	-	291	332	34,285	22,597	-	148	252	35,787	23,461	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:	124,242	449,275	123,677	155,900	853,095	112,773	549,842	109,132	183,923	955,670	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			9,730		9,730			16,752		16,752	5.3
30	NSFR derivative liabilities before deduction with variation margin			6,626		6,626			6,642		6,642	5.4
31	All other assets not included in the above categories	124,242	444,619	122,285	145,593	836,739	112,773	546,478	106,407	166,617	932,276	5.5 s.d. 5.12
32	Off-balance sheet accounts			7,129,992		58,330			6,646,456		53,785	12
33	Total RSF					8,408,554					8,288,247	13
34	Net Stable Funding Ratio (%)					111.28%					113.34%	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 inform that:

1. NSFR calculation result for September 2021 was 113.34% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 9.4 trillion and IDR 8.3 trillion, respectively.
2. The Bank's NSFR increased by 2.06% from June 2021 position. This was contributed by the decrease in the Bank's RSF of IDR 120 billion, while the ASF increased 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).