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| No. | Description | T 31-Mar-23 | T-1 31-Dec-22 | T-2 30-Sep-22 | T-3 30-Jun-22 | T-4 31-Mar-22 |
|-----|--|----------------|---|------------------|------------------|------------------|
| | Available Capital (Value) | 31-Wai-25 | 31-Det-22 | 30-3ep-22 | 30-Juli-22 | 31-Wai-22 |
| 1 | Common Equity Tier 1 (CET 1) | 2,875,919 | 2,814,500 | 2,897,378 | 2,894,778 | 2,903,166 |
| 2 | Core Capital (Tier 1) | 3,325,754 | 3,281,525 | 2,897,378 | 2,894,778 | 2,903,166 |
| 3 | Total Capital | 3,448,361 | 3,417,345 | 3,032,017 | 3,020,006 | 3,027,104 |
| _ | Risk Weighted Asset (Value) | 5,, | 9,12.70.10 | 0,000,000 | 5/5=5/555 | -,, |
| | Risk Weighted Asset (RWA) | 11,139,668 | 14,573,648 | 13,925,383 | 13,536,218 | 13,236,435 |
| | Based Risk Capital Ratio in percentage of RWA | | _ ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | | | |
| 5 | CET1 Ratio (%) | 25.82% | 19.31% | 20.81% | 21.39% | 21.93% |
| 6 | Tier 1 Ratio (%) | 29.86% | 22.52% | 20.81% | 21.39% | 21.93% |
| 7 | Total Capital Ratio (%) | 30.96% | 23.45% | 21.77% | 22.31% | 22.87% |
| | Additional CET1 that has function as buffer in percentage of RWA | | | | | |
| 8 | Capital conservation buffer (2.5% of ATMR) (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 9 | Countercyclical Buffer (0 - 2.5% of ATMR) (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 10 | Capital Surcharge for sistemyc Bank (1% - 2.5%) (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 11 | Total CET1 as buffer (Row 8 + Row 9 + Row 10) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 12 | CET1 component for buffer | 21.32% | 14.25% | 12.57% | 12.97% | 13.53% |
| | Leverage Ratio according to Basel III | | | | | |
| 13 | Total Exposure | 29,380,858 | 28,027,065 | 27,104,931 | 26,256,494 | 24,900,033 |
| 14 | Leverage Ratio, include adjustment impact of temporary exemption on current account | 11.32% | 11.71% | 10.69% | 11.03% | 11.66% |
| | placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%) | | | | | |
| 14b | Leverage Ratio, exclude adjustment impact of temporary exemption on current account | 11.32% | 11.71% | 10.69% | 11.03% | 11.66% |
| | placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%) | | | | | |
| 14c | Leverage Ratio, include adjustment impact of temporary exemption on current account | 11.07% | 11.35% | 10.69% | 10.87% | 11.29% |
| | placement to Bank Indonesia in order to fulfill reserve requirement (if any), which already | | | | | |
| | calculate average value of Securities Financing Transactions (SFT) gross carrying asset amount | | | | | |
| | (%) | | | | | |
| 14d | Leverage Ratio, exclude adjustment impact of temporary exemption on current account | 11.07% | 11.35% | 10.69% | 10.87% | 11.29% |
| | placement to Bank Indonesia in order to fulfill reserve requirement (if any), which already | | | | | |
| | calculate average value of Securities Financing Transactions (SFT) gross carrying asset amount | | | | | |
| | (%) | | | | | |
| | Liquidity Coverage Ratio (LCR) | | | | | |
| 15 | Total High Quality Liquid Asset (HQLA) | 6,936,606 | 5,379,822 | 5,561,759 | 5,333,742 | 4,493,849 |
| 16 | Net cash outflow | 2,982,728 | 2,315,885 | 2,013,662 | 2,817,192 | 2,957,864 |
| 17 | LCR (%) | 232.56% | 232.30% | 276.20% | 189.33% | 151.93% |
| | Net Stabil Funding Ratio (NSFR) | | | | | |
| 18 | Total Available Stable Funfing (ASF) | 10,891,888 | 11,409,360 | 10,576,419 | 10,613,430 | 9,692,006 |
| 19 | Total Required Stable Funding (RSF) | 9,371,524 | 10,047,710 | 9,812,186 | 9,478,939 | 9,111,357 |
| | | | | | | |

Qualitative Analysis

A. The total capital (CAR) ratio increased in Q1-2023, because of increasing retained earning and current year profit.

B. The Leverage Ratio in Q1-2023 is 11.07%, which is still far above of the required minimum leverage ratio.

C. LCR Q1-2023 relatively stable compared to Q4-2022, while NSFR Q1-2023 increased. The Bank's liquidity was still above the allowed limit.