

NET STABLE FUNDING RATIO (NSFR)

Bank : PT Bank CTBC Indonesia
 Period : June 2023

A. NSFR CALCULATION

ASF Components		March 2023					June 2023					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:	3.597.526	-	-	-	3.597.526	3.648.402	-	-	-	3.648.402	
2	Regulatory capital under POJK KPMM	3.597.526	-	-	-	3.597.526	3.648.402	-	-	-	3.648.402	1.1
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.2
4	Deposits from retail customers and small business customers:	897.920	2.597.055	359.588	-	3.519.946	852.598	3.042.313	-	-	3.550.887	1.3
5	Stable deposits	563.453	422.592	30.751	-	965.957	567.238	342.104	-	-	863.875	2
6	Less stable deposits	334.467	2.174.463	328.836	-	2.553.989	285.360	2.700.209	-	-	2.687.012	3
7	Wholesale funding:	6.535.166	4.652.799	27.138	-	3.352.813	5.164.908	4.816.801	-	-	3.177.427	2.1
8	Operational deposits	2.413.666	-	-	-	1.206.833	2.088.522	-	-	-	1.044.261	3.1
9	Other wholesale funding	4.121.500	4.652.799	27.138	-	2.145.980	3.076.386	4.816.801	-	-	2.133.166	4
10	Liabilities with interdependent assets	-	-	-	-	-	-	-	-	-	-	4.2
11	Other liabilities and equity:											5
12	NSFR derivative liabilities		21.719,37	-	-				216,14	-		6
13	All other liabilities and equity not included in the above categories	607.851	1.930.672	51.013	396.097	421.603	770.334	2.331.446	205.415	107.065	209.773	6.1
14	Total ASF					10.891.888					10.586.489	6.2 s.d. 6.5
												7

RSF Components		March 2023				June 2023					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					269.322					260.318	1
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17	Performing loans	309.821	5.984.635	1.588.389	4.856.437	7.761.824	121.782	5.923.862	2.087.462	5.621.130	8.520.781	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	309.821	799.412	2.970	624.704	792.574	121.782	985.629	11.047	677.818	849.453	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:	-	5.070.373	1.515.667	4.166.513	6.834.556	-	4.862.081	2.002.380	4.754.252	7.473.345	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	-	-	-	-	-	-	15.949	3.639	119.525	87.485	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	-	114.850	69.752	65.220	134.694	-	60.203	70.397	69.536	110.498	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:	339.492	523.151	29.237	382.349	1.274.229	306.548	479.373	26.348	381.808	1.194.076	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		621			621		981			981	5,3
30	NSFR derivative liabilities before deduction with variation margin		7.948			7.948		4.389			4.389	5,4
31	All other assets not included in the above categories	339.492	515.204	28.617	382.349	1.265.660	306.548	474.072	26.279	381.808	1.188.706	5.5 s.d. 5.12
32	Off-balance sheet accounts		9.560.886			66.149		9.662.497			87.281	12
33	Total RSF					9.371.524					10.062.454	13
34	Net Stable Funding Ratio (%)					116,22%					105,21%	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 as of June 2023 was 105.21% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 10.6 trillion dan IDR 10.1 trillion, respectively.
2. The Bank's NSFR decreased by 11 percentage point from March 2023 position. The decrement was contributed by the increase in RSF by IDR 691 billion, while the Bank's ASF decreased by IDR 305 billion. To maintain the NSFR, the Bank is committed to continuing to increase stable funding such as deposits from individual customers and operational deposits. In addition, the Bank has long-term loan facilities that can reduce liquidity risk.
3. The Bank did not have any liabilities with interdependent assets neither did assets with interdependent liabilities .
4. Therefore, it can be conveyed that the Bank has sufficient stable funding to finance the Bank's lending activities in order to manage and reduce long-term liquidity risk (funding difficulties).