

**NET STABLE FUNDING RATIO (NSFR)**

Bank : PT Bank CTBC Indonesia  
 Period : March 2024

**A. NSFR CALCULATION**

ASF Components		December 2023				March 2024					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 <sup>1</sup>	< 6 months	≥ 6 months - < 1 year	≥ 1 year		Non Maturity <sup>1</sup>	< 6 months	≥ 6 months - < 1 year	≥ 1 year		
1	Capital:	3,733,614	-	-	-	3,733,614	3,805,491	-	-	-	3,805,491	
2	Regulatory capital under POJK KPMM	3,733,614	-	-	-	3,733,614	3,805,491	-	-	-	3,805,491	1.1 1.2
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.3
4	Deposits from retail customers and small business customers:	761,789	2,869,592	544,175	2,150	3,791,095	727,117	2,667,659	623,450	1,028	3,644,351	2 3
5	Stable deposits	474,518	137,805	6,573	-	587,951	489,794	45,051	3,544	1,028	512,497	2.1 3.1
6	Less stable deposits	287,271	2,731,787	537,602	2,150	3,203,144	237,323	2,622,608	619,906	-	3,131,854	2.2 3.2
7	Wholesale funding:	6,066,815	5,847,444	595,850	10,000	4,192,782	6,144,837	5,943,333	188,486	2,000	3,913,134	4
8	Operational deposits	2,474,908	-	-	-	1,237,454	2,078,539	-	-	-	1,039,269	4.1
9	Other wholesale funding	3,591,907	5,847,444	595,850	10,000	2,955,328	4,066,298	5,943,333	188,486	2,000	2,873,864	4.2
10	Liabilities with interdependent assets	-	-	-	-	-	-	-	-	-	-	5
11	Other liabilities and equity:											6
12	NSFR derivative liabilities		2,607.08	2,607.08	2,607.08			-	-	-		6.1
13	All other liabilities and equity not included in the above categories	1,279,643	1,040,164	109,216	572,248	626,856	621,011	2,260,684	21,070	101,336	111,871	6.2 s.d. 6.5
14	Total ASF					12,344,348					11,474,847	7

RSF Components		December 2023					March 2024					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 <sup>1</sup>	< 6 months	≥ 6 months - < 1 year	≥ 1 year		Non Maturity <sup>1</sup>	< 6 months	≥ 6 months - < 1 year	≥ 1 year		
15	Total HQLA in NSFR					253,988					243,148	1
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17	Performing loans	315,198	6,365,577	3,321,691	5,811,090	9,580,531	0	6,996,525	3,316,627	5,685,790	9,560,698	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	315,198	771,930	27,286	475,658	652,370	0	1,227,471	60,175	358,430	572,638	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:	-	5,408,761	2,835,798	5,080,518	8,440,720	-	5,576,564	3,084,292	5,062,616	8,633,652	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	-	39,267	323,298	179,732	298,108	-	522	-	169,083	110,165	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	-	145,620	135,310	75,182	189,333	-	191,968	172,160	95,660	244,243	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:	211,459	467,830	46,525	426,111	1,151,925	283,043	584,014	27,029	367,574	1,261,660	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			1,063		1,063			10,905		10,905	5.3
30	NSFR derivative liabilities before deduction with variation margin			4,170		4,170			7,704		7,704	5.4
31	All other assets not included in the above categories	211,459	467,830	46,525	420,877	1,146,692	283,043	566,864	25,614	367,529	1,243,051	5.5 s.d. 5.12
32	Off-balance sheet accounts			5,284,410		63,917			10,910,968		59,192	12
33	Total RSF					11,050,362					11,124,698	13
34	Net Stable Funding Ratio (%)					111.71%					103.15%	14

<sup>1</sup> 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 as of March 2024 was 103.15% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 11.5 trillion and IDR 11.1 trillion, respectively.
2. NSFR decreased by 8.56 percentage points from the position in December 2023. This decrement was contributed by a decrease in ASF of IDR 869 billion, coupled with an increase in RSF of IDR 74 billion. To maintain NSFR, the Bank is committed to continuing to increase stable funding such as deposits from individual customers and operational savings. 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).