



**CTBC BANK**

中國信託銀行

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No.	Description	T 30-Jun-24	T-1 31-Mar-24	T-2 31-Dec-23	T-3 30-Sep-23	T-4 30-Jun-23
	<b>Available Capital (Value)</b>					
1	Common Equity Tier 1 (CET 1)	3,025,276	3,031,050	2,957,531	2,906,494	2,917,175
2	Core Capital (Tier 1)	3,516,526	3,506,700	3,419,441	3,370,144	3,366,950
3	Total Capital	3,658,763	3,647,027	3,557,651	3,502,239	3,494,913
	<b>Risk Weighted Asset (Value)</b>					
4	Risk Weighted Asset (RWA)	13,316,184	13,762,884	13,174,895	12,587,671	12,063,213
	<b>Based Risk Capital Ratio in percentage of RWA</b>					
5	CET1 Ratio (%)	22.72%	22.02%	22.45%	23.09%	24.18%
6	Tier 1 Ratio (%)	26.41%	25.48%	25.95%	26.77%	27.91%
7	Total Capital Ratio (%)	27.48%	26.50%	27.00%	27.82%	28.97%
	<b>Additional CET1 that has function as buffer in percentage of RWA</b>					
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	17.99%	17.01%	17.89%	18.59%	19.36%
	<b>Leverage Ratio according to Basel III</b>					
13	Total Exposure	35,189,873	32,157,114	32,083,456	30,225,594	28,551,339
14	Leverage Ratio, include adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	9.99%	10.90%	10.66%	11.15%	11.79%
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	9.99%	10.90%	10.66%	11.15%	11.79%
14c	Leverage Ratio, include adjustment impact of temporary exemption on current account 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 (%)	9.72%	10.52%	10.41%	11.15%	11.66%
14d	Leverage Ratio, exclude adjustment impact of temporary exemption on current account 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 (%)	9.72%	10.52%	10.41%	11.15%	11.66%
	<b>Liquidity Coverage Ratio (LCR)</b>					
15	Total High Quality Liquid Asset (HQLA)	6,299,268	6,346,416	6,845,117	6,527,733	6,441,240
16	Net cash outflow	2,805,238	3,192,659	3,174,732	3,104,875	3,630,182
17	LCR (%)	224.55%	198.78%	215.61%	210.24%	177.44%
	<b>Net Stabil Funding Ratio (NSFR)</b>					
18	Total Available Stable Funding (ASF)	12,579,601	11,474,847	12,344,348	11,464,969	10,586,489
19	Total Required Stable Funding (RSF)	11,517,241	11,124,698	11,050,362	8,668,111	10,062,454
20	NSFR (%)	109.22%	103.15%	111.71%	132.27%	105.21%

#### Qualitative Analysis

- A. The total capital (CAR) ratio increased in Q2-2024, because of increasing current year profit.  
 B. The Leverage Ratio in Q2-2024 is 9.72%, which is still far above of the required minimum leverage ratio.  
 C. LCR and NSFR in Q2-2024 increased compared to Q1-2023, but still above the minimum regulatory limits.