

**NET STABLE FUNDING RATIO (NSFR)**

Bank : PT Bank CTBC Indonesia  
 Period : June 2024

**A. NSFR CALCULATION**

ASF Components		March 2024					June 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:	3,805,491	-	-	-	3,805,491	3,843,526	-	-	-	3,843,526	
2	Regulatory capital under POJK KPMM	3,805,491	-	-	-	3,805,491	3,843,526	-	-	-	3,843,526	1.1 1.2
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.3
4	Deposits from retail customers and small business customers:	727,117	2,667,659	623,450	1,028	3,644,351	687,103	3,680,735	307,677	-	4,235,823	2 3
5	Stable deposits	489,794	45,051	3,544	1,028	512,497	456,025	89,915	11,248	-	529,329	2.1 3.1
6	Less stable deposits	237,323	2,622,608	619,906	-	3,131,854	231,078	3,590,820	296,428	-	3,706,494	2.2 3.2
7	Wholesale funding:	6,144,837	5,943,333	188,486	2,000	3,913,134	6,700,110	6,441,485	91,280	20,100	4,175,677	4
8	Operational deposits	2,078,539	-	-	-	1,039,269	2,426,014	-	-	-	1,213,007	4.1
9	Other wholesale funding	4,066,298	5,943,333	188,486	2,000	2,873,864	4,274,096	6,441,485	91,280	20,100	2,962,670	4.2
10	Liabilities with interdependent assets	-	-	-	-	-	-	-	-	-	-	5
11	Other liabilities and equity:											6
12	NSFR derivative liabilities		-	-	-			9,182.86	-	-		6.1
13	All other liabilities and equity not included in the above categories	621,011	2,260,684	21,070	101,336	111,871	606,289	2,035,921	58,855	295,148	324,575	6.2 s.d. 6.5
14	Total ASF					11,474,847					12,579,601	7

RSF Components		March 2024					June 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					243,148					321,319	1
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17	Performing loans	0	6,996,525	3,316,627	5,685,790	9,560,698	240,478	6,822,579	2,774,616	6,256,575	9,800,546	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	0	1,227,471	60,175	358,430	572,638	240,478	1,055,652	32,943	492,440	703,331	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:	-	5,576,564	3,084,292	5,062,616	8,633,652	-	5,412,192	2,700,434	5,481,133	8,715,276	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	-	522	-	169,083	110,165	-	111,317	2,197	195,666	183,940	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	-	191,968	172,160	95,660	244,243	-	243,419	39,041	87,336	197,998	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:	283,043	584,014	27,029	367,574	1,261,660	267,865	558,893	40,599	442,425	1,309,782	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			10,905		10,905			1,127		1,127	5.3
30	NSFR derivative liabilities before deduction with variation margin			7,704		7,704			15,646		15,646	5.4
31	All other assets not included in the above categories	283,043	566,864	25,614	367,529	1,243,051	267,865	545,007	37,713	442,425	1,293,009	5.5 s.d. 5.12
32	Off-balance sheet accounts			10,910,968		59,192			12,605,255		85,594	12
33	Total RSF					11,124,698					11,517,241	13
34	Net Stable Funding Ratio (%)					103.15%					109.22%	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 informed that:

1. NSFR as of June 2024 was 109.22% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 12.6 trillion dan IDR 11.5 trillion, respectively.
2. NSFR increased by 6.08 percentage points from the position in March 2024. This increment was contributed by increase in ASF of around IDR 1.1 trillion, while increase in RSF only amounted around IDR 393 billion. To maintain NSFR, the Bank is committed to continue 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).