

NET STABLE FUNDING RATIO (NSFR)

Bank : PT Bank CTBC Indonesia
 Period : June 2025

A. NSFR CALCULATION

ASF Components		March 2025					June 2025					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:	3,968,131	-	-	-	3,968,131	4,070,232	-	-	-	4,070,232	
2	Regulatory capital under POJK KPMM	3,968,131	-	-	-	3,968,131	4,070,232	-	-	-	4,070,232	1.1 1.2
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.3
4	Deposits from retail customers and small business customers:	724,734	3,603,329	477,839	59	4,352,244	734,178	3,819,655	245,351	-	4,346,156	2 3
5	Stable deposits	443,541	85,557	8,365	12	510,601	473,447	47,855	16,493	-	510,905	2.1 3.1
6	Less stable deposits	281,193	3,517,772	469,474	48	3,841,643	260,731	3,771,800	228,859	-	3,835,251	2.2 3.2
7	Wholesale funding:	7,014,913	7,831,184	92,377	-	5,135,785	8,325,786	7,446,392	96,377	-	5,377,439	4
8	Operational deposits	2,967,834	-	-	-	1,483,917	3,976,695	-	-	-	1,988,347	4.1
9	Other wholesale funding	4,047,079	7,831,184	92,377	-	3,651,868	4,349,092	7,446,392	96,377	-	3,389,092	4.2
10	Liabilities with interdependent assets	-	-	-	-	-	-	-	-	-	-	5
11	Other liabilities and equity:	-	-	-	-	-	-	-	-	-	-	6
12	NSFR derivative liabilities	-	35,542.93	-	-	-	-	1,327.61	3,246.52	-	-	6.1
13	All other liabilities and equity not included in the above categories	626,740	2,603,483	175,501	311,128	398,879	786,985	1,987,931	184,082	157,980	250,021	6.2 s.d. 6.5
14	Total ASF					13,855,040					14,043,848	7

RSF Components		March 2025					June 2025					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					330,532					257,015	1
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17	Performing loans	107,573	10,235,716	2,198,599	5,042,690	9,924,470	218,446	11,099,838	1,294,081	6,087,426	10,611,843	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	107,573	1,585,749	111,780	383,759	693,647	218,446	2,176,359	80,160	568,072	967,373	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:	-	7,565,569	1,495,449	4,170,620	8,075,536	-	7,309,023	1,122,957	4,940,951	8,415,799	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	-	797,194	393,301	431,868	875,962	-	1,139,303	57,570	524,413	939,305	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	-	287,205	198,068	56,444	279,325	-	475,152	33,393	53,990	289,366	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:	312,684	579,667	200,714	382,437	1,475,502	458,132	568,932	152,062	382,102	1,560,274	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			8,474		8,474			0		-	5.3
30	NSFR derivative liabilities before deduction with variation margin			15,705		15,705			7,171		7,171	5.4
31	All other assets not included in the above categories	312,684	565,723	190,480	382,437	1,451,324	458,132	562,861	150,962	382,102	1,553,103	5.5 s.d. 5.12
32	Off-balance sheet accounts			12,837,872		65,961			12,313,504		65,969	12
33	Total RSF					11,796,465					12,495,101	13
34	Net Stable Funding Ratio (%)					117.45%					112.39%	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.20 Year 2024 concerning Amendment on 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 2025 was 112.39% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 14.0 trillion dan IDR 12.5 trillion, respectively.
2. NSFR decreased by 5.06 percentage points from the position in March 2025. This increment was contributed by increase in RSF of around IDR 699 billion while ASF increment was only around IDR 189 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 borrowing 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).