

NET STABLE FUNDING RATIO (NSFR)

Bank : PT Bank CTBC Indonesia
 Period : September 2025

A. NSFR CALCULATION

ASF Components		June 2025				September 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:	4,070,232	-	-	-	4,070,232	4,184,708	-	-	-	4,184,708	
2	Regulatory capital under POJK KPMM	4,070,232	-	-	-	4,070,232	4,184,708	-	-	-	4,184,708	1.1 1.2
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.3
4	Deposits from retail customers and small business customers:	734,178	3,819,655	245,351	-	4,346,156	766,557	3,885,517	220,650	-	4,411,413	2 3
5	Stable deposits	473,447	47,855	16,493	-	510,905	462,872	49,234	7,116	-	493,261	2.1 3.1
6	Less stable deposits	260,731	3,771,800	228,859	-	3,835,251	303,685	3,836,283	213,534	-	3,918,152	2.2 3.2
7	Wholesale funding:	8,325,786	7,446,392	96,377	-	5,377,439	8,017,136	7,673,747	117,397	-	5,042,122	4
8	Operational deposits	3,976,695	-	-	-	1,988,347	2,929,978	-	-	-	1,464,989	4.1
9	Other wholesale funding	4,349,092	7,446,392	96,377	-	3,389,092	5,087,158	7,673,747	117,397	-	3,577,133	4.2
10	Liabilities with interdependent assets	-	-	-	-	-	-	-	-	-	-	5
11	Other liabilities and equity:											6
12	NSFR derivative liabilities		1,327.61	3,246.52	-			13,612.41	336.61	-		6.1
13	All other liabilities and equity not included in the above categories	786,985	1,987,931	184,082	157,980	250,021	682,794	1,792,914	144,181	175,213	247,303	6.2 s.d. 6.5
14	Total ASF					14,043,848					13,885,547	7

RSF Components		June 2025					September 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					257,015					302,744	1
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17	Performing loans	218,446	11,099,838	1,294,081	6,087,426	10,611,843	365,720	9,859,436	2,635,211	6,229,743	11,095,028	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	218,446	2,176,359	80,160	568,072	967,373	365,720	1,176,055	67,860	406,407	671,603	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:	-	7,309,023	1,122,957	4,940,951	8,415,799	-	6,863,792	2,434,832	5,064,454	8,954,098	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	-	1,139,303	57,570	524,413	939,305	-	1,300,309	84,370	713,634	1,156,202	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	-	475,152	33,393	53,990	289,366	-	519,280	48,149	45,248	313,126	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:	458,132	568,932	152,062	382,102	1,560,274	405,446	366,563	87,659	382,669	1,242,336	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			0		-			0		-	5.3
30	NSFR derivative liabilities before deduction with variation margin			7,171		7,171			10,807		10,807	5.4
31	All other assets not included in the above categories	458,132	562,861	150,962	382,102	1,553,103	405,446	356,248	87,166	382,669	1,231,529	5.5 s.d. 5.12
32	Off-balance sheet accounts			12,313,504		65,969			14,324,565		55,141	12
33	Total RSF					12,495,101					12,695,248	13
34	Net Stable Funding Ratio (%)					112.39%					109.38%	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 inform that:

1. NSFR as of September 2025 was 109.38% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 13.9 trillion and IDR 12.7 trillion, respectively.
2. NSFR decreased by 3.01 percentage points from the position in June 2025. This decrement was contributed by increase in RSF of around IDR 200 billion concurrent with a decrease in ASF of around IDR 158 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).