

**NET STABLE FUNDING RATIO (NSFR)**
**Bank** : PT Bank CTBC Indonesia  
**Period** : December 2025

**A. NSFR CALCULATION**

ASF Components	September 2025					December 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 <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:	4,184,708	-	-	-	4,184,708	4,257,628	-	-	-	4,257,628	
2 Regulatory capital under POJK KPMM	4,184,708	-	-	-	4,184,708	4,257,628	-	-	-	4,257,628	1.1
3 Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.2
4 Deposits from retail customers and small business customers:	766,557	3,885,517	220,650	-	4,411,413	776,764	3,487,284	279,818	-	4,082,786	1.3
5 Stable deposits	462,872	49,234	7,116	-	493,261	429,424	55,013	875	-	461,047	2.1
6 Less stable deposits	303,685	3,836,283	213,534	-	3,918,152	347,340	3,432,271	278,943	-	3,621,740	3.1
7 Wholesale funding:	8,017,136	7,673,747	117,397	-	5,042,122	7,134,397	8,145,381	132,810	-	5,049,579	3.2
8 Operational deposits	2,929,978	-	-	-	1,464,989	2,815,141	-	-	-	1,407,570	4.1
9 Other wholesale funding	5,087,158	7,673,747	117,397	-	3,577,133	4,319,256	8,145,381	132,810	-	3,642,009	4.2
10 Liabilities with interdependent assets	-	-	-	-	-	-	-	-	-	-	5
11 Other liabilities and equity:	-	-	-	-	-	-	-	-	-	-	6
12 NSFR derivative liabilities	-	13,612.41	336.61	-	-	-	7,317.75	-	-	-	6.1
13 All other liabilities and equity not included in the above categories	682,794	1,792,914	144,181	175,213	247,303	643,508	1,918,385	154,851	847,702	925,127	6.2 s.d. 6.5
14 Total ASF					13,885,547					14,315,121	7

RSF Components	September 2025					December 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 <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					302,744					310,663	1
16 Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17 Performing loans	365,720	9,859,436	2,635,211	6,229,743	11,095,028	223,050	9,439,397	2,722,276	6,518,724	11,385,870	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	365,720	1,176,055	67,860	406,407	671,603	223,050	992,036	26,570	743,012	938,560	3.1.2
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:	-	6,863,792	2,434,832	5,064,454	8,954,098	-	8,155,749	2,580,081	5,607,823	10,134,565	3.1.4.2
21 with a risk weight of less than or equal to 35% under SE OJK ATMR for Credit Risk	-	1,300,309	84,370	713,634	1,156,202	-	-	-	-	-	3.1.5
22 Unencumbered residential mortgages, which include:	-	-	-	-	-	-	-	-	-	-	3.1.6
23 with a risk weight of less than or equal to 35% under SE OJK ATMR for Credit Risk	-	519,280	48,149	45,248	313,126	-	291,611	115,625	167,889	312,746	3.1.4.1
24 Performing securities that are unencumbered, not in default, and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-	-	-	-	-	-	3.1.7.2
25 Assets with interdependent liabilities	-	-	-	-	-	-	-	-	-	-	3.1.7.1
26 Other assets:	405,446	366,563	87,659	382,669	1,242,336	259,642	339,555	80,920	386,649	1,066,766	4
27 Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-	5
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	-	-	5.1
29 NSFR derivative assets	-	-	0	-	-	-	-	2,392	-	2,392	5.2
30 NSFR derivative liabilities before deduction with variation margin	-	-	10,807	-	10,807	-	-	3,829	-	3,829	5.3
31 All other assets not included in the above categories	405,446	356,248	87,166	382,669	1,231,529	259,642	335,726	78,528	386,649	1,060,546	5.4
32 Off-balance sheet accounts	-	-	14,324,565	-	55,141	-	-	12,530,908	-	54,668	5.5 s.d. 5.12
33 Total RSF					12,695,248					12,817,968	12
34 Net Stable Funding Ratio (%)					109.38%					111.68%	13

<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.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 December 2025 was 111.68% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 14.3 trillion dan IDR 12.8 trillion, respectively.
2. NSFR increased by 2.30 percentage points from the position in September 2025. This increment was contributed by increase in ASF of around IDR 430 billion, while RSF increment was lower at only IDR 123 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).