

NET STABLE FUNDING RATIO (NSFR)

 Bank : PT Bank CTBC Indonesia
 Period : March 2026

A. NSFR CALCULATION

| ASF Components | December 2025 | | | | | March 2026 | | | | | 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: | 4,257,628 | - | - | - | 4,257,628 | 4,227,268 | - | - | - | 4,227,268 | |
| 2 Regulatory capital under POJK KPMM | 4,257,628 | - | - | - | 4,257,628 | 4,227,268 | - | - | - | 4,227,268 | 1.1 1.2 |
| 3 Other capital instruments | - | - | - | - | - | - | - | - | - | - | 1.3 |
| 4 Deposits from retail customers and small business customers: | 776,764 | 3,487,284 | 279,818 | - | 4,082,786 | 764,658 | 3,386,672 | 214,821 | - | 3,924,678 | 2 3 |
| 5 Stable deposits | 429,424 | 55,013 | 875 | - | 461,047 | 445,659 | 51,286 | 2,670 | - | 474,635 | 2.1 3.1 |
| 6 Less stable deposits | 347,340 | 3,432,271 | 278,943 | - | 3,621,740 | 318,998 | 3,335,386 | 212,151 | - | 3,450,043 | 2.2 3.2 |
| 7 Wholesale funding: | 7,134,397 | 8,145,381 | 132,810 | - | 5,049,579 | 6,665,789 | 8,526,123 | 93,000 | - | 4,925,330 | 4 |
| 8 Operational deposits | 2,815,141 | - | - | - | 1,407,570 | 2,467,874 | - | - | - | 1,233,937 | 4.1 |
| 9 Other wholesale funding | 4,319,256 | 8,145,381 | 132,810 | - | 3,642,009 | 4,197,915 | 8,526,123 | 93,000 | - | 3,691,393 | 4.2 |
| 10 Liabilities with interdependent assets | - | - | - | - | - | - | - | - | - | - | 5 |
| 11 Other liabilities and equity: | - | - | - | - | - | - | - | - | - | - | 6 |
| 12 NSFR derivative liabilities | - | 7,317.75 | - | - | - | - | 12,834.55 | - | - | - | 6.1 |
| 13 All other liabilities and equity not included in the above categories | 643,508 | 1,918,385 | 154,851 | 847,702 | 925,127 | 715,260 | 2,296,274 | 113,895 | 861,938 | 918,886 | 6.2 s.d. 6.5 |
| 14 Total ASF | | | | | 14,315,121 | | | | | 13,996,161 | 7 |

| RSF Components | December 2025 | | | | | March 2026 | | | | | 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 | | | | | 310,663 | | | | | 300,919 | 1 |
| 16 Deposits held at other financial institutions for operational purposes | - | - | - | - | - | - | - | - | - | - | 2 |
| 17 Performing loans | 223,050 | 9,439,397 | 2,722,276 | 6,518,724 | 11,385,870 | 160,239 | 10,038,598 | 2,144,691 | 6,601,072 | 11,507,126 | 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 | 223,050 | 992,036 | 26,570 | 743,012 | 938,560 | 160,239 | 831,697 | 57,821 | 700,936 | 878,637 | 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: | - | 8,155,749 | 2,580,081 | 5,607,823 | 10,134,565 | - | 8,952,436 | 1,978,696 | 5,732,575 | 10,338,255 | 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 | - | - | - | - | - | - | - | - | - | - | 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 | - | 291,611 | 115,625 | 167,889 | 312,746 | - | 254,465 | 108,174 | 167,561 | 290,234 | 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: | 259,642 | 335,726 | 78,528 | 386,649 | 1,066,766 | 335,581 | 316,256 | 101,949 | 395,172 | 1,148,957 | 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 | - | 2,392 | - | - | 5,549 | - | 5,549 | 5.3 |
| 30 NSFR derivative liabilities before deduction with variation margin | - | - | 3,829 | - | 3,829 | - | - | 7,434 | - | 7,434 | 5.4 |
| 31 All other assets not included in the above categories | 259,642 | 335,726 | 78,528 | 386,649 | 1,060,546 | 335,581 | 309,244 | 95,978 | 395,172 | 1,135,974 | 5.5 s.d. 5.12 |
| 32 Off-balance sheet accounts | - | - | 4,895,615 | - | 54,668 | - | - | 12,825,720 | - | 52,215 | 12 |
| 33 Total RSF | | | | | 12,817,968 | | | | | 13,009,218 | 13 |
| 34 Net Stable Funding Ratio (%) | | | | | 111.68% | | | | | 107.59% | 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 March 2026 was 107.59% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 14.0 trillion and IDR 13.0 trillion, respectively.
2. NSFR decreased by 4.09 percentage points from the position in December 2025. This decrement was contributed by decrease in ASF of around IDR 319 billion concurrent with an increase in RSF of around IDR 191 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).