CTBC BANK 中國信託銀行

NET STABLE FUNDING RATIO (NSFR)

Bank : PT Bank CTBC Indonesia
Period : June 2026

A. NSFR CALCULATION

No.	ASF Components	March 2026 Carrying Value Based on Residual Maturity (In Million Rupiah)				March 2026	June 2026 Carrying Value Based on Residual Maturity (In Million Rupiah)				June 2026	Ref. No. from NSFR working paper
		Non Maturity[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year	Total Weighted Value	Non Maturity[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year	Total Weighted Value	
1	Capital:	4,227,268	-	-	-	4,227,268	4,266,764	-	-	-	4,266,764	
2	Regulatory capital under POJK KPMM	4,227,268	-	-	-	4,227,268	4,266,764	-	-	-	4,266,764	1.1 1.2
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.3
4	Deposits from retail customers and small business customers:	764,658	3,386,672	214,821	-	3,924,678	727,338	3,795,117	79,132	-	4,165,194	2 3
5	Stable deposits	445,659	51,286	2,670	-	474,635	417,145	52,693	5,474	-	451,547	2.1 3.1
6	Less stable deposits	318,998	3,335,386	212,151	-	3,450,043	310,194	3,742,424	73,658	-	3,713,648	2.2 3.2
7	Wholesale funding:	6,665,789	8,526,123	93,000	-	4,925,330	6,471,186	9,113,477	76,680	-	5,068,466	4
8	Operational deposits	2,467,874	-	-	-	1,233,937	2,623,408	-	-	-	1,311,704	4.1
9	Other wholesale funding	4,197,915	8,526,123	93,000	-	3,691,393	3,847,777	9,113,477	76,680	-	3,756,761	4.2
10	Liabilities with interdependent assets	-	-	-	-	-	-	-	-	-	-	5
11	Other liabilities and equity:											6
12	NSFR derivative liabilities		12,834.55	-	-			70,388.46	-	-		6.1
13	All other liabilities and equity not included in the above categories	715,260	2,296,274	113,895	861,938	918,886	649,541	2,236,791	165,273	1,140,229	1,222,866	6.2 s.d. 6.5
14	**Total ASF**					**13,996,161**					**14,723,289**	**7**

No.	RSF Components	March 2026 Carrying Value Based on Residual Maturity (In Million Rupiah)				March 2026	June 2026 Carrying Value Based on Residual Maturity (In Million Rupiah)				June 2026	Ref. No. from NSFR working paper
		Non Maturity[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year	Total Weighted Value	Non Maturity[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year	Total Weighted Value	
15	Total HQLA in NSFR					300,919					223,193	1
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17	Performing loans	160,239	10,038,598	2,144,691	6,601,072	11,507,126	362,042	10,238,811	2,523,036	7,195,791	12,214,136	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*	160,239	831,697	57,821	700,936	878,637	362,042	1,009,774	72,121	635,506	877,339	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:*	-	8,952,436	1,978,696	5,732,575	10,338,255	-	8,821,214	2,434,365	6,163,180	10,866,492	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*	-	-	-	-	-	-	-	-	162,708	105,760	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*	-	254,465	108,174	167,561	290,234	-	407,823	16,551	234,397	364,545	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:	335,581	316,256	101,949	395,172	1,148,957	293,526	565,361	141,897	397,115	1,397,899	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*		5,549			5,549		33,643			33,643	5.3
30	*NSFR derivative liabilities before deduction with variation margin*		7,434			7,434		27,257			27,257	5.4
31	*All other assets not included in the above categories*	335,581	309,244	95,978	395,172	1,135,974	293,526	541,669	104,688	397,115	1,336,999	5.5 s.d. 5.12
32	Off-balance sheet accounts		12,825,720			52,215		14,468,401			65,516	12
33	**Total RSF**					**13,009,218**					**13,900,744**	**13**
34	**Net Stable Funding Ratio (%)**					**107.59%**					**105.92%**	**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 2026 was 105.92% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 14.7 trillion dan IDR 13.9 trillion, respectively. 2. NSFR decreased by 1.67 percentage points from the position in March 2026. This decrement was contributed by increase in RSF of around IDR 892 billion while increase in ASF only around IDR 727 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).