

LIQUIDITY COVERAGE RATIO

Bank : PT Bank CTBC Indonesia

As of : Q3-2020

(in million Rupiah)

No.	Components	INDIVIDUAL				CONSOLIDATED			
		Current Reporting Date		Previous Reporting Date		Current Reporting Date		Previous Reporting Date	
		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
1	The number of data points used in the LCR calculation		62 days		58 days		N/A		N/A
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		5,850,374.29		5,010,581.19		N/A		N/A
CASH OUTFLOWS									
3	Retail deposits and deposits from small business customers, of which:	1,855,975.05	154,041.11	1,605,595.97	128,861.53	N/A	N/A	N/A	N/A
	a. Stable deposits	631,127.96	31,556.40	633,961.37	31,698.07	N/A	N/A	N/A	N/A
	b. Less stable deposits	1,224,847.09	122,484.71	971,634.60	97,163.46	N/A	N/A	N/A	N/A
4	Unsecured wholesale funding, of which:	6,660,739.41	2,264,511.43	6,327,588.34	2,137,459.40	N/A	N/A	N/A	N/A
	a. Operational deposits	1,785,135.78	399,262.46	1,787,449.81	399,961.47	N/A	N/A	N/A	N/A
	b. Non-operational deposits and/or other non-operational liabilities	4,875,603.63	1,865,248.97	4,540,138.53	1,737,497.93	N/A	N/A	N/A	N/A
	c. Unsecured debt	-	-	-	-	N/A	N/A	N/A	N/A
5	Secured funding		-		-		N/A		N/A
6	Additional requirements, of which:		3,084,576.68		2,135,289.47		N/A		N/A
	a. Outflows related to derivative exposures	2,341,154.02	2,341,154.02	1,536,769.35	1,536,769.35	N/A	N/A	N/A	N/A
	b. Outflows related to liquidity needs	3,780.41	3,780.41	3,589.49	3,589.49	N/A	N/A	N/A	N/A
	c. Outflows related to loss of funding	-	-	-	-	N/A	N/A	N/A	N/A
	d. Credit facilities and liquidity facilities	224,918.67	22,487.67	360,944.62	55,723.24	N/A	N/A	N/A	N/A
	e. Other contractual funding obligations	-	-	-	-	N/A	N/A	N/A	N/A
	f. Other contingent funding obligations	5,052,511.87	2,512.11	4,500,404.34	1,858.61	N/A	N/A	N/A	N/A
	g. Other contractual cash outflows	714,642.47	714,642.47	537,348.79	537,348.79	N/A	N/A	N/A	N/A
7	TOTAL CASH OUTFLOWS		5,503,129.22		4,401,610.41		N/A		N/A
CASH INFLOWS									
8	Secured lending	-	-	-	-	N/A	N/A	N/A	N/A
9	Inflows from fully performing exposures	1,463,598.83	952,325.00	1,774,966.62	1,135,842.65	N/A	N/A	N/A	N/A
10	Other cash inflows	2,420,466.61	2,383,062.47	1,604,845.23	1,569,865.86	N/A	N/A	N/A	N/A
11	TOTAL CASH INFLOWS	3,884,065.44	3,335,387.47	3,379,811.85	2,705,708.51	N/A	N/A	N/A	N/A

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		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
			TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹
12	TOTAL HQLA		5,850,374.29		5,010,581.19		N/A		N/A
13	NET CASH OUTFLOWS		2,167,741.74		1,695,901.89		N/A		N/A
14	LCR (%)		269.88%		295.45%		N/A		N/A

Note:

¹ Adjusted value is calculated after the imposition of a haircut, run-off rate, and inflow rate as well as the maximum amount of HQLA, e.g. the maximum amount of HQLA Level 2B and HQLA Level 2, and the maximum amount of cash inflows allowed to be taken into account in the LCR.

QUALITATIVE ASSESSMENT OF LIQUIDITY CONDITION (QUARTERLY)

Bank : PT Bank CTBC Indonesia

Reporting Month : Q3-2020

Analysis

Based on POJK no.42/POJK.03/2015 concerning Liquidity Coverage Ratio Requirements for Commercial Banks, we would like to inform as follows:

1. The Bank's LCR for Q3-2020 is 269.88%, still above OJK's minimum requirement of 100%. This indicates that the Bank's liquidity adequacy is satisfactory and is able to meet the Bank's liquidity needs for the next 30 (thirty) days in a stress scenario.
2. The Bank's LCR ratio decreased by 25.57% from Q2-2020 position at 295.45%. The increase was mainly due to the increase in total net cash flow was 28%, while total HQLA increased by 17%.
3. The total HQLA owned by the Bank in Q3-2020 is HQLA Level 1 with an average ownership of government securities of IDR 4 trillion. Currently the Bank does not have the portfolio of HQLA Level 2A and 2B.
4. The estimated Net Cash Outflow for Q3-2020 was IDR 2.17 trillion, which was the result from the estimated cash outflow of IDR 5.50 trillion deducted by the estimated cash inflow of IDR 3.34 trillion.
5. The estimated cash outflow for the next 30 days from individual and corporate customers after taking into account the run-off rate was IDR 154 billion and IDR 2.3 trillion respectively. In Q3-2020, the Bank's total deposits were tend to increase contributed by the increasing trend in deposits from individual and corporate customers. The Bank is committed to continuously improving more stable funding such as the deposits from individuals and micro/small businesses.
- 6 The Bank has implemented the liquidity risk management process and actively identifies, measures, monitors, and controls the Liquidity Risk exposure of each product and activity using several parameters or indicators such as MCO, stress testing, liquidity ratios such as Loan to Deposit (LDR) ratio, Loan to Funding (LFR) ratio, Short Term Foreign Borrowing (STFB), Top 50 Depositors ratio, etc.
- 7 Liquidity Risk management strategy, such as funding strategy, positioning and intragroup Liquidity Risk management, collateralized high quality liquid assets, and etc, are regularly reviewed in ALCO, RMC, RMOC and/or BOC meetings.