

LIQUIDITY COVERAGE RATIO

Bank : PT Bank CTBC Indonesia

As of : Q4-2018

(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		63 days		62 days		N/A		N/A
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		3,201,690.48		3,369,866.28		N/A		N/A
CASH OUTFLOWS									
3	Retail deposits and deposits from small business customers, of which:	1,407,303.90	106,266.04	1,493,312.63	114,915.12	N/A	N/A	N/A	N/A
	a. Stable deposits	689,286.99	34,464.35	688,322.88	34,416.14	N/A	N/A	N/A	N/A
	b. Less stable deposits	718,016.90	71,801.69	804,989.75	80,498.97	N/A	N/A	N/A	N/A
4	Unsecured wholesale funding, of which:	5,085,688.14	1,629,817.95	5,766,623.67	1,885,946.70	N/A	N/A	N/A	N/A
	a. Operational deposits	1,924,735.33	441,724.54	2,082,145.54	483,370.34	N/A	N/A	N/A	N/A
	b. Non-operational deposits and/or other non-operational liabilities	3,160,952.81	1,188,093.41	3,684,478.13	1,402,576.36	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:		6,525,128.65		6,841,585.02		N/A		N/A
	a. Outflows related to derivative exposures	5,122,267.41	5,122,267.41	5,506,893.53	5,506,893.53	N/A	N/A	N/A	N/A
	b. Outflows related to liquidity needs	4,731.48	4,731.48	3,095.25	3,095.25	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	399,628.39	56,167.73	485,096.61	73,156.26	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	4,020,786.47	2,830.18	3,852,312.14	3,283.76	N/A	N/A	N/A	N/A
	g. Other contractual cash outflows	1,339,131.85	1,339,131.85	1,255,156.22	1,255,156.22	N/A	N/A	N/A	N/A
7	TOTAL CASH OUTFLOWS		8,261,212.64		8,842,446.84		N/A		N/A
CASH INFLOWS									
8	Secured lending	106,195.63	-	-	-	N/A	N/A	N/A	N/A
9	Inflows from fully performing exposures	1,317,144.95	764,601.19	1,672,517.31	1,017,320.38	N/A	N/A	N/A	N/A
10	Other cash inflows	5,225,704.73	5,167,564.07	5,656,804.04	5,591,457.04	N/A	N/A	N/A	N/A

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11	TOTAL CASH INFLOWS	6,649,045.31	5,932,165.26	7,329,321.35	6,608,777.41	N/A	N/A	N/A	N/A
			TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹
12	TOTAL HQLA		3,201,690.48		3,369,866.28		N/A		N/A
13	NET CASH OUTFLOWS		2,329,047.37		2,233,669.43		N/A		N/A
14	LCR (%)		137.47%		150.87%		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.

PENILAIAN KUALITATIF KONDISI LIKUIDITAS (TRIWULANAN)

Nama Bank : PT Bank CTBC Indonesia
Bulan Laporan : Q4-2018

Analisis

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

1. The Bank's LCR for Q4-2018 is 137.47%, still above OJK's minimum requirement which is 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 13% from Q3-2018 which was at 150.87%. This was mainly due to the decrease in total HQLA amounted to IDR 168 billion (5%).
3. Total HQLA owned by the Bank in Q4-2018 was in the form of HQLA Level 1 with the average government securities owned amounted to IDR 2.3 trillion. Currently the Bank does not have the portfolio of HQLA Level 2A and 2B.
4. The estimated Net Cash Outflow for Q4-2018 was amounted to IDR 2.33 trillion, which was the result from the estimated cash outflow amounted to IDR 8.26 trillion deducted by the estimated cash inflow amounted to IDR 6.65 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 amounted to IDR 106.27 billion and IDR 1.63 billion respectively. In Q4-2018, the Bank's total deposit was decreased and most of which were deposits from corporate customers. The Bank is aware that the Bank is having a high concentration and dependency on the funding from corporate customers. Thus, the Bank is committed to continuously improving more stable funding such as the deposit from individuals and micro/small businesses.
6. The estimated cash inflow for the next 30 days from receivables from non-financial institutions after taking into account the inflow rate were IDR 552.54 billion, while the receivables from financial institutions were amounted to IDR 212.06 billion.
7. The Bank has in place and implements 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.
8. 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.