

LIQUIDITY COVERAGE RATIO

Bank : PT Bank CTBC Indonesia
 As of : Q4-2019

(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		64 days		66 days		N/A		N/A
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		4,466,131.54		4,401,772.36		N/A		N/A
CASH OUTFLOWS									
3	Retail deposits and deposits from small business customers, of which:	1,382,022.32	108,254.97	1,282,816.64	98,672.34	N/A	N/A	N/A	N/A
	a. Stable deposits	598,945.25	29,947.26	592,186.44	29,609.32	N/A	N/A	N/A	N/A
	b. Less stable deposits	783,077.07	78,307.71	690,630.21	69,063.02	N/A	N/A	N/A	N/A
4	Unsecured wholesale funding, of which:	4,598,495.99	1,540,812.08	4,409,599.65	1,476,886.71	N/A	N/A	N/A	N/A
	a. Operational deposits	1,190,261.12	253,665.58	1,153,935.01	250,037.32	N/A	N/A	N/A	N/A
	b. Non-operational deposits and/or other non-operational liabilities	3,408,234.87	1,287,146.50	3,255,664.64	1,226,849.40	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:		4,700,885.60		8,294,964.03		N/A		N/A
	a. Outflows related to derivative exposures	3,526,770.21	3,526,770.21	7,160,200.98	7,160,200.98	N/A	N/A	N/A	N/A
	b. Outflows related to liquidity needs	3,983.62	3,983.62	3,216.53	3,216.53	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	453,095.36	68,225.39	324,807.22	54,221.74	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	4,451,958.35	1,657.85	4,393,037.80	2,046.32	N/A	N/A	N/A	N/A
	g. Other contractual cash outflows	1,100,248.53	1,100,248.53	1,075,278.46	1,075,278.46	N/A	N/A	N/A	N/A
7	TOTAL CASH OUTFLOWS		6,349,952.65		9,870,523.09		N/A		N/A
CASH INFLOWS									
8	Secured lending	22,882.77	-	38,831.36	-	N/A	N/A	N/A	N/A
9	Inflows from fully performing exposures	1,468,073.09	866,352.57	1,444,598.66	947,022.72	N/A	N/A	N/A	N/A
10	Other cash inflows	3,627,296.92	3,579,339.99	7,278,409.76	7,217,672.90	N/A	N/A	N/A	N/A
11	TOTAL CASH INFLOWS	5,118,252.77	4,445,692.56	8,761,839.79	8,164,695.62	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		4,466,131.54		4,401,772.36		N/A		N/A
13	NET CASH OUTFLOWS		1,904,260.09		2,467,630.77		N/A		N/A
14	LCR (%)		234.53%		178.38%		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 : Q4-2019

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 Q4-2019 is 234.53%, 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 increased by 56.15% from Q3-2019 position at 178.38%. The increase was mainly due to the increase in total HQLA of IDR 64 billion (+1%), while total estimated Net Cash Outflow decreased only by IDR 563 billion (-23%).
3. The total HQLA owned by the Bank in Q4-2019 is HQLA Level 1 with an average ownership of government securities of IDR 3.2 trillion. Currently the Bank does not have the portfolio of HQLA Level 2A and 2B.
4. The estimated Net Cash Outflow for Q4-2019 was IDR 1.9 trillion, which was the result from the estimated cash outflow of IDR 6.35 trillion deducted by the estimated cash inflow of IDR 4.5 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 108.3 billion and IDR 1.54 trillion respectively. In Q4-2019, the Bank's total deposits were relatively fluctuated with a downward trend contributed by the decreasing trend in deposits from corporate customers. The Bank is committed to continuously improving more stable funding such as the deposits from individuals and micro/small businesses.
6. The estimated cash inflow after taking into account the inflow rate for the next 30 days from receivables from non-financial institutions were IDR 567 billion, while the receivables from financial institutions were IDR 265 billion.
7. 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.
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.