



CTBC BANK

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No.	Description	T 31-Dec-22	T-1 30-Sep-22	T-2 30-Jun-22	T-3 31-Mar-22	T-4 31-Dec-21
Available Capital (Value)						
1	Common Equity Tier 1 (CET 1)	2,814,500	2,897,378	2,894,778	2,903,166	2,868,608
2	Core Capital (Tier 1)	3,281,525	2,897,378	2,894,778	2,903,166	2,868,608
3	Total Capital	3,417,345	3,032,017	3,020,006	3,027,104	2,991,227
Risk Weighted Asset (Value)						
4	Risk Weighted Asset (RWA)	14,573,648	13,925,383	13,536,218	13,236,435	12,523,588
Based Risk Capital Ratio in percentage of RWA						
5	CET1 Ratio (%)	19.31%	20.81%	21.39%	21.93%	22.91%
6	Tier 1 Ratio (%)	22.52%	20.81%	21.39%	21.93%	22.91%
7	Total Capital Ratio (%)	23.45%	21.77%	22.31%	22.87%	23.88%
Additional CET1 that has function as buffer in percentage of RWA						
8	Capital conservation buffer (2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Countercyclical Buffer (0 - 2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for sistemyc Bank (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total CET1 as buffer (Row 8 + Row 9 + Row 10)	0.00%	0.00%	0.00%	0.00%	0.00%
12	CET1 component for buffer	14.25%	12.57%	12.97%	13.53%	14.45%
Leverage Ratio according to Basel III						
13	Total Exposure	28,027,065	27,104,931	26,256,494	24,900,033	23,675,048
14	Leverage Ratio, include adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	11.71%	10.69%	11.03%	11.66%	12.12%
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	11.71%	10.69%	11.03%	11.66%	12.12%
14c	Leverage Ratio, include adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any), which already calculate average value of Securities Financing Transactions (SFT) gross carrying asset amount (%)	11.35%	10.69%	10.87%	11.29%	12.12%
14d	Leverage Ratio, exclude adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any), which already calculate average value of Securities Financing Transactions (SFT) gross carrying asset amount (%)	11.35%	10.69%	10.87%	11.29%	12.12%
Liquidity Coverage Ratio (LCR)						
15	Total High Quality Liquid Asset (HQLA)	5,379,822	5,561,759	5,333,742	4,493,849	4,704,165
16	Net cash outflow	2,315,885	2,013,662	2,817,192	2,957,864	2,519,967
17	LCR (%)	232.30%	276.20%	189.33%	151.93%	186.68%
Net Stabil Funding Ratio (NSFR)						
18	Total Available Stable Funding (ASF)	11,409,360	10,576,419	10,613,430	9,692,006	10,163,648
19	Total Required Stable Funding (RSF)	10,047,710	9,812,186	9,478,939	9,111,357	9,061,566
20	NSFR (%)	113.55%	107.79%	111.97%	106.37%	112.16%
Qualitative Analysis						
<p>A. The total capital (CAR) ratio increased in Q4-2022, because of additional capital.</p> <p>B. The Leverage Ratio in Q4-2022 is 11.36%, which is still far above of the required minimum leverage ratio.</p> <p>C. LCR Q4-2022 decreased compared to Q3-2022, while NSFR Q4-2022 increased. The Bank's liquidity was still above the allowed limit.</p>						