



CTBC BANK

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No.	Description	T 31-Mar-21	T-1 31-Dec-20	T-2 30-Sep-20	T-3 30-Jun-20	T-4 31-Mar-20
	Available Capital (Value)					
1	Common Equity Tier 1 (CET 1)	2,846,216	2,900,070	2,868,669	2,835,806	2,711,827
2	Core Capital (Tier 1)	2,846,216	2,900,070	2,868,669	2,835,806	2,711,827
3	Total Capital	2,952,377	3,007,276	2,972,780	2,942,412	2,833,066
	Risk Weighted Asset (Value)					
4	Risk Weighted Asset (RWA)	10,685,687	11,560,955	10,531,116	10,661,431	12,145,163
	Based Risk Capital Ratio in percentage of RWA					
5	CET1 Ratio (%)	26.64%	25.09%	27.24%	26.60%	22.33%
6	Tier 1 Ratio (%)	26.64%	25.09%	27.24%	26.60%	22.33%
7	Total Capital Ratio (%)	27.63%	26.01%	28.23%	27.60%	23.33%
	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%	0.50%	0.50%
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%	0.50%	0.50%
12	CET1 component for buffer	18.20%	16.69%	18.91%	18.60%	14.33%
	Leverage Ratio according to Basel III					
13	Total Exposure	22,016,308	23,225,867	23,387,046	22,702,394	23,325,394
14	Leverage Ratio, include adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	12.93%	12.60%	12.27%	12.66%	11.98%
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	12.93%	12.60%	12.27%	12.66%	11.98%
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 (%)	12.93%	12.49%	12.27%	12.66%	11.98%
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 (%)	12.93%	12.49%	12.27%	12.66%	11.98%
	Liquidity Coverage Ratio (LCR)					
15	Total High Quality Liquid Asset (HQLA)	4,513,553	5,231,442	5,850,374	5,010,581	4,539,536
16	Net cash outflow	2,001,367	2,145,602	2,167,742	1,695,902	2,030,668
17	LCR (%)	225.52%	243.82%	269.88%	295.45%	223.55%
	Net Stabil Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	9,349,880	9,479,525	10,199,352	10,656,376	10,003,123
19	Total Required Stable Funding (RSF)	8,015,293	8,948,352	8,218,825	8,246,499	9,214,732
20	NSFR (%)	116.65%	105.94%	124.10%	129.22%	108.56%

Qualitative Analysis

- A. The total capital (CAR) ratio increased in Q1-2021, because the RWA was decline on December 2020.
 B. The leverage ratio in Q1-2021 is 12,93%, which is still far above the minimum leverage ratio.
 C. LCR Q1-2021 period decline compared to Q4-2020, but NSFR Q1-2021 increased. Bank's liquidity was always above of threshold limit.