



**CTBC BANK**

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No.	Description	T 31-Mar-22	T-1 31-Dec-21	T-2 30-Sep-21	T-3 30-Jun-21	T-4 31-Mar-21
	<b>Available Capital (Value)</b>					
1	Common Equity Tier 1 (CET 1)	2,903,166	2,868,608	2,886,328	2,872,170	2,846,217
2	Core Capital (Tier 1)	2,903,166	2,868,608	2,886,328	2,872,170	2,846,217
3	Total Capital	3,027,104	2,991,227	3,002,701	2,992,974	2,952,378
	<b>Risk Weighted Asset (Value)</b>					
4	Risk Weighted Asset (RWA)	13,236,435	12,523,588	12,341,483	12,508,359	10,685,688
	<b>Based Risk Capital Ratio in percentage of RWA</b>					
5	CET1 Ratio (%)	21.93%	22.91%	23.39%	22.96%	26.64%
6	Tier 1 Ratio (%)	21.93%	22.91%	23.39%	22.96%	26.64%
7	Total Capital Ratio (%)	22.87%	23.88%	24.33%	23.93%	27.63%
	<b>Additional CET1 that has function as buffer in percentage of RWA</b>					
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	13.53%	14.45%	14.90%	14.50%	18.20%
	<b>Leverage Ratio according to Basel III</b>					
13	Total Exposure	24,900,033	23,675,048	23,600,444	24,317,625	22,016,308
14	Leverage Ratio, include adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	11.66%	12.12%	12.23%	11.81%	12.93%
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	11.66%	12.12%	12.23%	11.81%	12.93%
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 (%)	11.29%	12.12%	12.17%	11.63%	12.93%
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 (%)	11.29%	12.12%	12.17%	11.63%	12.93%
	<b>Liquidity Coverage Ratio (LCR)</b>					
15	Total High Quality Liquid Asset (HQLA)	4,493,849	4,704,165	4,688,992	4,546,501	4,513,553
16	Net cash outflow	2,957,864	2,519,967	2,649,640	2,473,745	2,001,367
17	LCR (%)	151.93%	186.68%	176.97%	183.79%	225.52%
	<b>Net Stabil Funding Ratio (NSFR)</b>					
18	Total Available Stable Funding (ASF)	9,692,006	10,163,648	9,394,082	9,357,383	9,349,880
19	Total Required Stable Funding (RSF)	9,111,357	9,061,566	8,288,247	8,408,554	8,015,293
20	NSFR (%)	106.37%	112.16%	113.34%	111.28%	116.65%
<b>Qualitative Analysis</b>						
<p>A. The total capital (CAR) ratio declined in Q1-2022, because RWA amount was increased on March 2022.</p> <p>B. The Leverage Ratio in Q1-2022 is 11.29%, which is still far above of the required minimum leverage ratio.</p> <p>C. LCR Q1-2022 and NSFR Q1-2022 decreased compared to Q4-2021. However, the Bank's liquidity was still above the allowed limit.</p>						