



CTBC BANK

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No.	Description	T 30-Sep-21	T-1 30-Jun-21	T-2 31-Mar-21	T-3 31-Dec-20	T-4 30-Sep-20
	Available Capital (Value)					
1	Common Equity Tier 1 (CET 1)	2,886,328	2,872,170	2,846,216	2,900,070	2,868,669
2	Core Capital (Tier 1)	2,886,328	2,872,170	2,846,216	2,900,070	2,868,669
3	Total Capital	3,002,701	2,992,974	2,952,377	3,007,276	2,972,780
	Risk Weighted Asset (Value)					
4	Risk Weighted Asset (RWA)	12,341,483	12,508,359	10,685,687	11,560,955	10,531,116
	Based Risk Capital Ratio in percentage of RWA					
5	CET1 Ratio (%)	23.39%	22.96%	26.64%	25.09%	27.24%
6	Tier 1 Ratio (%)	23.39%	22.96%	26.64%	25.09%	27.24%
7	Total Capital Ratio (%)	24.33%	23.93%	27.63%	26.01%	28.23%
	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	14.90%	14.50%	18.20%	16.69%	18.91%
	Leverage Ratio according to Basel III					
13	Total Exposure	23,600,444	24,317,625	22,016,308	23,225,867	23,387,046
14	Leverage Ratio, include adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	12.23%	11.81%	12.93%	12.60%	12.27%
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	12.23%	11.81%	12.93%	12.60%	12.27%
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 (%)	12.17%	11.63%	12.93%	12.49%	12.27%
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 (%)	12.17%	11.63%	12.93%	12.49%	12.27%
	Liquidity Coverage Ratio (LCR)					
15	Total High Quality Liquid Asset (HQLA)	4,688,992	4,546,501	4,513,553	5,231,442	5,850,374
16	Net cash outflow	2,649,640	2,473,745	2,001,367	2,145,602	2,167,742
17	LCR (%)	176.97%	183.79%	225.52%	243.82%	269.88%
	Net Stabil Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	9,394,082	9,357,383	9,349,880	9,479,525	10,199,352
19	Total Required Stable Funding (RSF)	8,288,247	8,408,554	8,015,293	8,948,352	8,218,825
20	NSFR (%)	113.34%	111.28%	116.65%	105.94%	124.10%
Qualitative Analysis						
<p>A. The total capital (CAR) ratio increased in Q3-2021, because RWA amount was decreased on September 2021.</p> <p>B. The leverage ratio in Q3-2021 is 12,23%, which is still far above the minimum leverage ratio required.</p> <p>C. LCR Q3-2021 declined compared to Q2-2021, meanwhile NSFR Q3-2021 increased. Bank's liquidity was above the threshold limit.</p>						