



CTBC BANK

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No.	Description	T 30-Sep-22	T-1 30-Jun-22	T-2 31-Mar-22	T-3 31-Dec-21	T-4 30-Sep-21
Available Capital (Value)						
1	Common Equity Tier 1 (CET 1)	2,897,378	2,894,778	2,903,166	2,868,608	2,886,328
2	Core Capital (Tier 1)	2,897,378	2,894,778	2,903,166	2,868,608	2,886,328
3	Total Capital	3,032,017	3,020,006	3,027,104	2,991,227	3,002,701
Risk Weighted Asset (Value)						
4	Risk Weighted Asset (RWA)	13,925,383	13,536,218	13,236,435	12,523,588	12,341,483
Based Risk Capital Ratio in percentage of RWA						
5	CET1 Ratio (%)	20.81%	21.39%	21.93%	22.91%	23.39%
6	Tier 1 Ratio (%)	20.81%	21.39%	21.93%	22.91%	23.39%
7	Total Capital Ratio (%)	21.77%	22.31%	22.87%	23.88%	24.33%
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%	0.00%	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	12.57%	12.97%	13.53%	14.45%	14.90%
Leverage Ratio according to Basel III						
13	Total Exposure	27,104,931	26,256,494	24,900,033	23,675,048	23,600,444
14	Leverage Ratio, include adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	10.69%	11.03%	11.66%	12.12%	12.23%
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	10.69%	11.03%	11.66%	12.12%	12.23%
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 (%)	10.69%	10.87%	11.29%	12.12%	12.17%
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 (%)	10.69%	10.87%	11.29%	12.12%	12.17%
Liquidity Coverage Ratio (LCR)						
15	Total High Quality Liquid Asset (HQLA)	5,561,759	5,333,742	4,493,849	4,704,165	4,688,992
16	Net cash outflow	2,013,662	2,817,192	2,957,864	2,519,967	2,649,640
17	LCR (%)	276.20%	189.33%	151.93%	186.68%	176.97%
Net Stabil Funding Ratio (NSFR)						
18	Total Available Stable Funding (ASF)	10,576,419	10,613,430	9,692,006	10,163,648	9,394,082
19	Total Required Stable Funding (RSF)	9,812,186	9,478,939	9,111,357	9,061,566	8,288,247
20	NSFR (%)	107.79%	111.97%	106.37%	112.16%	113.34%
Qualitative Analysis						
<p>A. The total capital (CAR) ratio increase in Q3-2022, because an increased profit after tax in September 2022.</p> <p>B. The Leverage Ratio in Q3-2022 is 10.69%, which is still far above of the required minimum leverage ratio.</p> <p>C. LCR Q3-2022 increased compared to Q2-2022, while NSFR Q3-2022 decreased. The Bank's liquidity was still above the allowed limit.</p>						