

**QUARTERLY REPORT OF
LIQUIDITY COVERAGE RATIO (LCR)**

Bank : PT Bank CTBC Indonesia
 As of : Q3-2023

(in million Rupiah)

No.	Components	INDIVIDUAL				CONSOLIDATED			
		Current Reporting Date		Previous Reporting Date		Current Reporting Date		Previous Reporting Date	
		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
1	The number of data points used in the LCR calculation		62 days		52 days		N/A		N/A
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		6,527,733.17		6,441,239.77		N/A		N/A
CASH OUTFLOWS									
3	Retail deposits and deposits from small business customers, of which:	1,654,465.72	140,191.03	1,716,359.02	141,156.73	N/A	N/A	N/A	N/A
	a. Stable deposits	505,110.89	25,255.54	609,583.51	30,479.18	N/A	N/A	N/A	N/A
	b. Less stable deposits	1,149,354.83	114,935.48	1,106,775.51	110,677.55	N/A	N/A	N/A	N/A
4	Unsecured wholesale funding, of which:	7,726,677.49	2,596,252.71	7,098,159.97	2,351,621.10	N/A	N/A	N/A	N/A
	a. Operational deposits	2,312,327.61	516,725.64	2,200,395.63	489,932.01	N/A	N/A	N/A	N/A
	b. Non-operational deposits and/or other non-operational liabilities	5,414,349.87	2,079,527.07	4,897,764.34	1,861,689.10	N/A	N/A	N/A	N/A
	c. Unsecured debt	-	-	-	-	N/A	N/A	N/A	N/A
5	Secured funding		-		-		N/A		N/A
6	Additional requirements, of which:	13,913,277.99	3,957,649.37	14,567,420.20	5,192,089.11	N/A	N/A	N/A	N/A
	a. Outflows related to derivative exposures	2,584,376.50	2,584,376.50	3,286,602.43	3,286,602.43	N/A	N/A	N/A	N/A
	b. Outflows related to liquidity needs	2,204.55	2,204.55	8,954.39	8,954.39	N/A	N/A	N/A	N/A
	c. Outflows related to loss of funding	-	-	-	-	N/A	N/A	N/A	N/A
	d. Credit facilities and liquidity facilities	1,486,045.16	174,122.51	1,212,183.50	140,284.47	N/A	N/A	N/A	N/A
	e. Other contractual funding obligations	-	-	-	-	N/A	N/A	N/A	N/A
	f. Other contingent funding obligations	8,646,954.24	3,248.28	8,310,080.39	6,648.33	N/A	N/A	N/A	N/A
	g. Other contractual cash outflows	1,193,697.53	1,193,697.53	1,749,599.49	1,749,599.49	N/A	N/A	N/A	N/A
7	TOTAL CASH OUTFLOWS		6,694,093.11		7,684,866.94		N/A		N/A

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		Current Reporting Date		Previous Reporting Date		Current Reporting Date		Previous Reporting Date	
		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
CASH INFLOWS									
8	Secured lending	-	-	-	-	N/A	N/A	N/A	N/A
9	Inflows from fully performing exposures	1,537,254.18	974,533.33	1,300,366.24	742,694.31	N/A	N/A	N/A	N/A
10	Other cash inflows	2,642,996.58	2,614,685.19	3,341,654.03	3,311,990.79	N/A	N/A	N/A	N/A
11	TOTAL CASH INFLOWS	4,180,250.76	3,589,218.52	4,642,020.27	4,054,685.10	N/A	N/A	N/A	N/A
			TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹
12	TOTAL HQLA		6,527,733.17		6,441,239.77		N/A		N/A
13	NET CASH OUTFLOWS		3,104,874.59		3,630,181.84		N/A		N/A
14	LCR (%)		210.24%		177.44%		N/A		N/A

Note:

¹ Adjusted value is calculated after the imposition of a haircut, run-off rate, and inflow rate as well as the maximum amount of HQLA, e.g. the maximum amount of HQLA Level 2B and HQLA Level 2, and the maximum amount of cash inflows allowed to be taken into account in the LCR.

QUALITATIVE ASSESSMENT OF LIQUIDITY CONDITION (QUARTERLY)

Bank : PT Bank CTBC Indonesia

Reporting Month : Q3-2023

Analysis

Based on POJK no.42/POJK.03/2015 concerning Liquidity Coverage Ratio Requirements for Commercial Banks, we would like to inform as follows:

1. The Bank's LCR for Q3-2023 is 210.24%, still above OJK's minimum requirement of 100%. This indicates that the Bank's liquidity adequacy is satisfactory and is able to meet the Bank's liquidity needs for the next 30 (thirty) days in a stress scenario.
2. The Bank's LCR increased by 33 percentage point from Q2-2023 position of 177.44%. This was stemming from the Bank's cash outflow and cash inflow decrement of 12.9% and 11.5% respectively, resulted in net cash outflow decrement of 14.5% compared to the previous quarter. Total HQLA also increased by 1.3%.
3. The total HQLA owned by the Bank in Q3-2023 is HQLA Level 1 with an average ownership of government securities of IDR 5.12 trillion. Currently the Bank does not have the portfolio of HQLA Level 2A and 2B.
4. The estimated Net Cash Outflow for Q3-2023 was IDR 3.10 trillion, which was resulted from the estimated cash outflow of IDR 6.69 trillion deducted by the estimated cash inflow of IDR 3.59 trillion.
5. The estimated cash outflow for the next 30 days from individual and micro/small business, and corporate customers after taking into account the run-off rate was IDR 140 billion and IDR 2.59 trillion, respectively. In Q3-2023, the Bank's deposits from corporate customers increased by 9%, while deposits from individual and micro/small business customers decreased by 4%. The Bank is committed to continuously improving more stable funding such as the deposits from individuals and micro/small businesses.
6. The Bank has implemented the liquidity risk management process and actively identifies, measures, monitors, and controls the liquidity risk exposure through daily report and monthly report. The Bank identifies and measures the liquidity risk exposures of each product and activity using several parameters or indicators such as MCO, stress testing, liquidity ratios such as Loan to Deposit (LDR) ratio, Short Term Foreign Borrowing (STFB), Top 50 Depositors ratio, etc.
7. Liquidity Risk management strategy, such as funding strategy, positioning and liquidity risk management, collateralized high quality liquid assets management, and etc, are regularly reviewed in ALCO, RMC, RMOC and/or BOC meetings.