

NET STABLE FUNDING RATIO (NSFR)

 Bank : PT Bank CTBC Indonesia
 Period : December 2024

A. NSFR CALCULATION

ASF Components	September 2024					December 2024					Ref. No. from NSFR working paper
	Carrying Value Based on Residual Maturity (In Million Rupiah)				Total Weighted Value	Carrying Value Based on Residual Maturity (In Million Rupiah)				Total Weighted Value	
	Non Maturity ¹	< 6 months	≥ 6 months - < 1 year	≥ 1 year		Non Maturity ¹	< 6 months	≥ 6 months - < 1 year	≥ 1 year		
1 Capital:	3,919,992	-	-	-	3,919,992	3,931,357	-	-	-	3,931,357	
2 Regulatory capital under POJK KPMM	3,919,992	-	-	-	3,919,992	3,931,357	-	-	-	3,931,357	1.1 1.2
3 Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.3
4 Deposits from retail customers and small business customers:	708,791	3,431,473	365,777	20,486	4,104,483	896,284	3,376,857	505,580	-	4,328,802	2 3
5 Stable deposits	476,385	88,318	6,514	-	542,656	468,957	85,056	5,045	-	531,105	2.1 3.1
6 Less stable deposits	232,405	3,343,154	359,263	20,486	3,561,826	427,328	3,291,801	500,535	-	3,797,697	2.2 3.2
7 Wholesale funding:	7,553,939	6,385,434	159,433	-	4,658,577	7,914,020	7,030,669	139,477	-	5,086,210	4
8 Operational deposits	3,159,604	-	-	-	1,579,802	3,567,007	-	-	-	1,783,503	4.1
9 Other wholesale funding	4,394,335	6,385,434	159,433	-	3,078,775	4,347,013	7,030,669	139,477	-	3,302,707	4.2
10 Liabilities with interdependent assets	-	-	-	-	-	-	-	-	-	-	5
11 Other liabilities and equity:	-	-	-	-	-	-	-	-	-	-	6
12 NSFR derivative liabilities	-	32,770.65	-	-	-	-	5,946.66	-	-	-	6.1
13 All other liabilities and equity not included in the above categories	730,882	3,754,894	148,006	295,155	369,158	598,795	1,727,763	193,775	217,618	314,506	6.2 s.d. 6.5
14 Total ASF					13,052,209					13,660,875	7

RSF Components	September 2024					December 2024					Ref. No. from NSFR working paper
	Carrying Value Based on Residual Maturity (In Million Rupiah)				Total Weighted Value	Carrying Value Based on Residual Maturity (In Million Rupiah)				Total Weighted Value	
	Non Maturity ¹	< 6 months	≥ 6 months - < 1 year	≥ 1 year		Non Maturity ¹	< 6 months	≥ 6 months - < 1 year	≥ 1 year		
15 Total HQLA in NSFR					354,104					327,455	1
16 Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17 Performing loans	132,310	7,974,560	2,649,957	5,687,247	9,666,138	106,203	9,093,212	1,532,921	6,256,725	10,142,120	3
18 to financial institutions where the loan is secured against Level 1 HQLA	-	-	-	-	-	-	-	-	-	-	3.1.1
19 to financial institutions where the loan is secured against non Level 1 HQLA and unsecured loans to financial institutions	132,310	1,492,966	28,388	470,679	728,665	106,203	1,199,734	25,143	396,724	605,186	3.1.2 3.1.3
20 to non-financial corporate clients, retail and small business customers, the central government, governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, which include:	-	5,981,615	2,567,718	4,975,617	8,503,941	-	6,728,799	1,040,720	5,136,528	8,250,808	3.1.4.2 3.1.5 3.1.6
21 with a risk weight of less than or equal to 35% under SE OJK ATMR for Credit Risk	-	138,958	9,833	155,964	175,772	-	816,929	339,527	646,619	998,530	3.1.4.1
22 Unencumbered residential mortgages, which include:	-	-	-	-	-	-	-	-	-	-	3.1.7.2
23 with a risk weight of less than or equal to 35% under SE OJK ATMR for Credit Risk	-	361,021	44,019	84,987	257,761	-	347,750	127,530	76,855	287,596	3.1.7.1
24 Performing securities that are unencumbered, not in default, and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-	-	-	-	-	-	3.2
25 Assets with interdependent liabilities	-	-	-	-	-	-	-	-	-	-	4
26 Other assets:	265,023	628,440	89,343	476,241	1,459,048	215,780	603,121	162,283	444,725	1,425,908	5
27 Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-	5.1
28 Cash, securities and other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a central counterparty (CCP)	-	-	0	-	-	-	-	0	-	-	5.2
29 NSFR derivative assets	-	-	1,994	-	1,994	-	-	3,163	-	3,163	5.3
30 NSFR derivative liabilities before deduction with variation margin	-	-	42,016	-	42,016	-	-	12,022	-	12,022	5.4
31 All other assets not included in the above categories	265,023	586,548	87,225	476,241	1,415,038	215,780	592,349	157,870	444,725	1,410,723	5.5 s.d. 5.12
32 Off-balance sheet accounts	-	-	11,844,725	-	67,606	-	-	11,099,366	-	68,341	12
33 Total RSF					11,546,896					11,963,825	13
34 Net Stable Funding Ratio (%)					113.04%					114.18%	14

¹ Components that are reported in the non-maturity category are components that do not have a contractual maturity, including among others: capital instruments that are permanent (perpetual), short positions, open maturity positions, current accounts, equity not included in the HQLA and commodities

B. NSFR ANALYSIS

Individual Analysis

Referring to POJK no.20 Year 2024 concerning Amendment on POJK No. 50/POJK.03/2017 concerning Net Stable Funding Ratio Requirements for Commercial Banks, we would like to inform that:

1. NSFR as of December 2024 was 114.18% with total Available Stable Funding (ASF) and Required Stable Funding (RSF) amounted to IDR 13.7 trillion dan IDR 12.0 trillion, respectively.
2. NSFR increased by 1.14 percentage points from the position in September 2024. This increment was contributed by increase in ASF of around IDR 609 billion and increase in RSF by around IDR 417 billion. To maintain NSFR, the Bank is committed to continue to increase stable funding such as deposits from individual customers and operational savings. In addition, the Bank has long-term borrowing facilities that can reduce liquidity risk.
3. The Bank did not have any liabilities with interdependent assets neither did assets with interdependent liabilities .
4. Therefore, it can be conveyed that the Bank has sufficient stable funding to finance the Bank's lending activities in order to manage and reduce long-term liquidity risk (funding difficulties).