

ASSETS

Placement at other banks

Spot and derivative receivables

Securities sold under repurchase agreement (repo)

Securities purchased under resell agreement (reverse repo)

Cash

Loans

Sharia financing

Equity investment

a. Securities held

Intangible assets

Fixed assets

Non productive assets

a. Abandoned property

b. Foreclosed assets

c. Suspense accounts

Other assets

TOTAL ASSETS

RELATED PARTIES

b. Foreign currencies

a. Rupiah

Securities held

a. Rupiah

a. Rupiah

b. Foreign currencies

Securities purchased ur a. Rupiah b. Foreign currencies

Acceptance receivables

i. Rupiah ii. Foreign currencies

ii. Foreign currencies Restructured Loans

i. Rupiah
 ii. Foreign currencies

b. Foreign currencies

b. Foreign currencies

i. Rupiah
 ii. Foreign currencies
 Non SME debtor

ii. Foreign currencies

Restructured Loans

Commitment and Contingencies

i. Rupiah

ii. Foreign cui

b. Foreign currencies

b. At others parties Foreclosed assets

Total guaranteed assets a. At Bank Indonesia

Equity investment

Other receivables

Spot and derivative receivables

Securities sold under agreement to repurchase (repo)

Securities purchased under resell agreement (reverse repo

a. Small and Medium Enterprise (SME) Debtor

Equity investment
Other receivables
Commitment and Contingencies

b. Non SME debtor

i. Rupiah

a. Rupiah b. Foreign currencies NON RELATED PARTIES

a. Rupiah

a. Rupiah

a. Rupiah b. Foreign currencies

a. Rupiah

Placement at other bank

Spot and derivative receivables
a. Rupiah
b. Foreign currencies

ITEMS

Securities sold under agreement to repurchase (repo)

a. Small and Medium Enterprise (SME) Debtor

c. Others

10.

STATEMENTS OF FINANCIAL POSITION - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 DECEMBER 2020 AND 31 DECEMBER 2019

68,890

350.910

125,696

316.126

11,513,052

74,00

322,284

319,149

2.984

161,504

104.459

131,517

111,604

3.116

3,116

109.398

16.690.603

Dec 31, 2020

EARNING ASSETS QUALITY AND OTHER INFORMATION - QUARTERLY
PT. BANK CTBC INDONESIA DEPOSITION - QUARTERLY

151

55,911

668,942

482.094

56,770

4,090,014

237,166

293,420

87,931

385,594

380,858

4.736

182,219

125.828

145,002

118,706

4.383

4,383

93,666

Current Special Sub Doubtfull

17.893

10,752

10,752

10.752

153,028

56,770

56,770

4,090,01

4,090,014

237,166

282 615

2,809,423

630,075

2.179.348

1,547,231

292,585

104.227

9.606.156

5.674.483

602,373

4,390

119,972

115,582

13,455

2,067

4,423

17.460.473

11,693,083

LIABILITIES AND EQUITY

Deposits from Bank Indones

Deposits from others banks

Security deposits
Interbranch Liabilities Accounts

Acceptance payables

Borrowings

Other Liabilities

EQUITY

b. Disagio -

Reserves

Profit/Loss

b. Current year

c. Dividen paid -/-

TOTAL EQUITY

NK CTBC INDONESIA ER 2020 AND 31 DECEMBER 2019

Loss

b. Specific reserves

TOTAL LIABILITIES

a. Authorized capital

b. Unpaid in Capital -/-

Additional Paid in Capital

c. Funds for paid-up capital

c. Repurchase Capital (treasury stock) -/

Other comprehensive Income (Expense

TOTAL EQUITY ATTRIBUTABLE TO OWNER

TOTAL LIABILITIES AND EQUITY

Total

17,893

17.893

10,752

10,752

10.752

153,028

56,770

56.770

4,090,014

237.166

293,420

,682,331

2,814,929

635,581

179.348

1,760,203

424,676

9.619.611

5,506

5,506

208,582

12,119

10.13

10,998

10,998

10.998

90,36

125,696

125,249

3,455,528

1,837,259

410,445

1.426.814

2,798,317

13,700

13,700

12.101.245

4,478

4,478

18,36

1,593

1,593

73,004

184,100 158,810

25,290

49,827

34,697

Securities sold under repurchase agreement (repo)

LIABILITIES

Demand deposits

Savings deposits

Time deposits

Electronic mone

SUB-BRANCH

3.342.167

8,057,337

1,314,050

48,632

212,504

293,420

47,767

246,538

200,000

50,000

136,019

136,019

30,000

2.741.380

68,478

3,057,399

17,460,473

Dec 31, 2019

Current Special Sub Doubtfull

14,403,07

JAKARTA BANDUNG SURABAYA BANDUNG CIKARANG KELAPA GADING MANGGA DUA PLUIT PURI KENCANA SURABAYA

Tamara Center, Lt. 15-17, Jl. Jend. Sudirman Kav. 24, Jakarta 12920 - Indonesia, Telp. (021) 2557-8787 (Hunting), (021) 520-6780

Jl. Jend. Gatot Subroto No. 17, Bandung 40262 - Indonesia, Telp. (022) 730-5900, Fax (022) 730-8878, (022) 731-6888
Wisma Intiliand (Ex Wisma Darmala), Lt. 6, Jl. Panglima Sudirman 101-103, Surabaya 60271 - Indonesia, Telp. (021) 534-8008, Fax (031) 534-8007

Jl. Ir. H. Juanda (Dago) No. 56, Bandung 40115- Indonesia, Telp. (022) 241-8708, Fax (022) 426-5101

Komplek Ruko Union Blok A No. 2, Jl. M. H. Thamrin - Lippo Cikarang, Bekasi 17550 - Indonesia, Telp. (021) 8990-6688, Fax (021) 8990-6688

Jl. Boulevard Barat Raya, Blok XC 09 No. 1-2, Kelapa Gading, Jakarta 14240 - Indonesia, Telp. (021) 4887-7078, Fax (021) 4587-7077

Komplek Ruko Textille Blok E4 No. 2, Jl. Mangga Dua Raya, Jakarta 14430 - Indonesia, Telp. (021) 612-5058, Fax (021) 612-5056

Ruko CBD Pluit Blok S/11, Jl. Pluit Selatan Raya, Jakarta 14450 - Indonesia, Telp. (021) 6667-3100, Fax (021) 6667-3411

Grand Puri Niaga Blok K6 Unit 14 - 18, Jl. Puri Kencana, Jakarta 11610, Telp. (021) 5835-5656, Tax (021) 5867-51601

Ruko Bukit Darmo Golf B2 No. 20 – 21, Bukit Darmo Boulevard, Surabaya 60226 - Indonesia, Telp. (031) 732-2277, Fax (031) 732-2266

Karawaci Office Park, Ruko Pinangsia Blok M No. 19, Lippo Karawaci 1200, Tangerang 15811 - Indonesia, (021) 5576-4558, Fax (021) 5576-4558

TANGERANG STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 DECEMBER 2020 AND 31 DECEMBER 2019 STATEMENTS OF COMMITMENTS AND CONTINGENCIES - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 DECEMBER 2020 AND 31 DECEMBER 2019 Sep 30, 2020 Dec 31, 2019 Dec 31, 2020 Dec 31, 2019 I. COMMITMENT RECEIVABLES 5,178,429 6,939,337 No. ITEMS
OPERATING REVENUES AND EXPENSES Dec 31, 2020 Dec 31, 2019 . Unused borrowing facilities 1,405,000 208,23 2.850.546 2. Foreign exchanges position that will be received from A. Interest Revenue and Expense spot and derivatives/forward transaction 3,753,518 6,680,62 Interest revenue 1,072,133 7,443,014 1,081,741 19,911 50,47 Interest expense (498,808 (508.602 Net Interest Income (Expense) 582,933 563,53 II. COMMITMENT PAYABLES 9,228,557 12,029,379 1,555,306 I. Undisbursed Credit Line/ Leasing Facilities 5,273,414 5,105,82 B. Other Operating Revenues and Expenses 148,758 Gain (loss) on increase (decline) in mark to market financial assets 43.269 54.41 Gain (loss) on increase (decline) in mark to market financial liabilities Gain (loss) on sales of Financial Assets 316.126 b. Uncommitted 4.891.996 4.112.451 2. Outstanding Irrevocable L/C 168,616 198,254 Gain (loss) on spot and derivative/forward transaction (realized) 112,494 (1,429) 527,646 3. Foreign exchanges position that will be submitted to Gain (loss) from investments in equity method 42,287 Gain (loss) on foreign currencies translation
Dividen
Commissions / provisions / fee and administration spot and derivatives/forward transaction 3,786,527 6.725.304 (18,053 (5,389 4. Others 200,880 III. CONTINGENCIES RECEIVABLES 140,500 Other incomes 24,918 20,373 13,801,210 Impairment loss on financial assets (242.326 (160.664 1. Guarantees Received 140,500 104,119 Actual loss on operational risk Personel expenses 2. Others IV. CONTINGENCIES PAYABLES 391,053 71,866 Promotion expenses (10,860 (12,422) 200,000 Others expenses (157,979 (140,759 50,000 1. Guarantees Issued 391,053 71,866 Other Operating Revenues and Exper (479,617 (442,345) **OPERATING REVENUES (EXPENSES)** 121,186 103,316 CAPITAL ADEQUACY OF COMMERCIAL BANKS CALCULATION REPORT - QUARTERLY PT. BANK CTBC INDONESIA AS OF 31 DECEMBER 2020 AND 31 DECEMBER 2019 NON OPERATING REVENUES AND EXPENSES Gain (loss) on sales of fixed assets Other non operating revenues (expense) (1,023 (948 102,368 (33,890 NON OPERATING REVENUES (EXPENSE) (595) 36,491 CURRENT PROFIT (LOSS) BEFORE TAX - NET 120.591 36,491 CAPITAL COMPONENTS Dec 31, 2020 Dec 31, 2019 2,900,070 2,900,070 150,000 2,818,490 a. Current income tax provision (28,380 (50,836 30,000 b. Deferred tax income/expense (5,510 9,062 CURRENT PROFIT (LOSS) AFTER TAX - NET mon Equity Tier 1 (CET 1) 78,817 2,689,461 1.2 Disclosed Reserves OTHERS COMPREHENSIVE INCOME 2.672.902 Additional racutur
12.1.1 Other comprehensive income
1.2.1.1.1 Positive difference due to financial statement translations
1.2.1.1.2 Potential gain from changes in the value of financial assets measured Accounts will not be reclassified to profit or loss (3,288 (2,256) Gains from fixed asset revaluation
 Gain (loss) on remeasurement onf defined benefit plans 78,817 (3,288 (2,256 c. Others Accounts will be reclassified to profit or loss 102,816 29.925 a. Gain (loss) on adjustments due to translation of financial 2,889,393 125,565 22,750 statements in foreign currencies 1.2.1.2. Other disclosed reserves
1.2.1.2.1 Agio
1.2.1.2.2 General reserves 16,690,603 2,692,925 2,666,711 ्र--प्राचना स्त्रानुष्ठ in the value of financia measured at fair value through other compreher b. Others o. Gain (loss) from changes in the value of financial assets 102,816 29,925 1.2.1.2.3 Previous Years profit/loss 1.2.1.2.4 Current Year profit/loss 2,649,804 2,580,992 OTHER COMPREHENSIVE INCOME OF THE CURRENT 99.528 27.669 1.2.1.2.5 Fund for paid up capital TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) 168,006 106,486 1.2.1.2.6 Others Total Current Year Profit or loss - net attributable to: Deduction +accor
1.2.2.1 Other comprehensive income
1.2.2.1.1 Negative difference due to financia statement translations
1.2.2.1.2 Potential loss from changes in the value of financial assets measurer fair value through other 78,817 68,478 - Owner - Non controlling interest 10,139 CURRENT YEAR PROFIT (LOSS)-TOTAL 78,817 68,478 Total Current Year Comprehensive Profit (Loss) attributable to: 10.139 168.006 106,486 CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL 168,006 106,486 TRANSFER PROFIT (LOSS) TO HEAD OFFICE DIVIDEND regulatory provision and impairment of productive asset EARNING PER SHARE (IN RUPIAH UNITS) 1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument STATEMENTS OF FINANCIAL RATIOS CALCULATION in the trading book 1.2.2.2.6 Required regulator **QUARTERLY** non productive asset 1.2.2.2.7 Others Dec 31, 2020 Dec 31, 2019 RATIOS 10,998 1.3 Non controlling interest Performance Ratio 1.4 Deduction factor of Common Equity Tier 1
1.4.1 Deferred tax (101,489) (44,444) (68,420) (12,029) Capital Adequacy Ratio (CAR)

Non performing productive assets and non performing non productive 23.87 assets to total productive assets and non productive assets 0.869 0.939 All other intangible ass 10,998 Non performing productive assets and not productive assets

Non performing productive assets to total productive assets

Allowance for impairment of financial assets to productive assets 0.86% 2.26% Equity investment which can be calculated deduction factor 10.998 1.4.5 Shortfall on the capital of insurance subsidiary Gross NPL 1.96% 2.29% Net NPL 0.56% 0.81% Return on Asset (ROA) Return on Equity (ROE) 0.58% Other deduction factor of Tier 1
 1.4.7.1 Placement fund for AT 1 Instrument and/ Net Interest Margin (NIM) or Tier 2 for another bank 1.4.7.2 Cross-shareholder in ano 3.459 3.91% 1.4.7.2 Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will 
 1.4.7.3 Exposure which can raise credit risk due to settlement risk. Non Delivery Versus Payment 
 1.4.7.4 Exposure of subsidiary which have sharin based activities (if any)

 2 Additional Tier 1 (AT 1) Operating Expenses to Operating Income (BOPO) 92.239 89.84% Cost to Income Ratio (CIR)
 Loan to Deposit Ratio (LDR) 58.44% 95.53% 58.78% 104.57% Compliance Ratio a. Percentage violation of Legal Lending Limit Related parties

Non-related parties 0.009 0.009 Capital instrument which can be calculated as AT-1
 Agio / Disagio 90,36 0.00% 125,696 . Percentage of lending in excess of the Legal Lending Limit 125,249 Related parties 0.009 0.00% 0.009 for another bank
2.3.2 Cross-shareholder in another entity acquired by the 3,455,528 transition of the law, grants, or grants will a. Primary reserve requirement rupiah 34,697 Suplementary Capital (Tier 2)

1 Capital instrument which can be calculated as Tier 2 107,206 108,80 - Daily 3.029 - Average Reserve requirement foreign currencies 3.079 Overall Nett Open Position 3.039 0.94% 107,206 108,80 STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 DECEMBER 2020 Sinking Fund
 Placement fund for Instrument Tier 2 for another bank
 Cross-shareholder in another entity acquired by the transition 316 126 1,916,334 of the law, grants, or grants will Purpose Derivative Receivable & Payable TRANSACTIONS 421,537 3,007,276 TOTAL CAPITAL 2,846,773 Trading Hedging Payable 1.494.79 Dec 31, 2020 Dec 31, 2019 Dec 31, 2020 Dec 31, 2019 2,452,831 38,839 2,452,831 Exchange Rate 1,120 6,405 2,823,607 Forward Option a. Sold b. Bought 81,895 RWA FOR CET 1 Ratio (%) CREDIT RISK 9,632,325 10,021,470 25.09% 706,236 692,661 25.09% 22.96% Future 1,775,218 1,775,218 5,576 31,314 RWA FOR Swap 12.101.245 OPERATIONAL RISI 1.222.394 1.210.631 Tier 2 Ratio (%) 0.93% 0.91% Others 6.713.024 TOTAL RWA 11,560,955 11,924,762 CAR Ratio (%) 26.01% 23.87% 5,388,221 9.32% 9.00% BUFFER (%) Option
a. Sold
b. Bought
Future
Swap CAR RISK PROFILE ALLOCATION RIIFFER REQUIRED PERCENTAGE (%) Capital Conservation Buffer (%) From CET 1 (%) 8,39% 8,09% 0,00% 0,00% From AT 1 (%) 0,00% 0,50% 5 Others C. Others 1.280.925 1,280,925 49.820 9,793 Capital Surcharge for systematical Bank (%) 0,00% From Tier 2 (%) 0,93% 0,91% 0,00% TOTAL 3,733,756 3,733,756 56,770 48.632 COMMISSIONERS SHAREHOLDERS sident Commissioner Liang, Teck-Chiang (Paul Liang) Controlling Shareholder: Ultimate Shareholder : CTBC Financial Holding Co., Ltd.

	ALLOWANCES FOR IMPAIRMENT													
										(In m	illion IDR)			
			ı	Dec 31, 2020	)		Dec 31, 2019							
No.	ITEMS	Impairm	ent Loss All	owance	Required F	Regulatory	Impairment Loss Allowance			Required Regulatory				
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific			
1.	Placement at other banks	373	-	-	4,821	-	449	-	-	3,509	-			
2.	Spot and derivative receivables	-	-	-	561	-	-	-	-	1,252	-			
3.	Securities held	-	-	-	-	-	151	-	-	347	-			
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-			
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-			
6.	Acceptance receivables	2,868	1,495	-	2,633	541	2,187	348	-	3,033	-			
7.	Loans	117,678	99,156	164,024	95,173	175,599	99,502	48,393	171,254	98,332	127,046			
8.	Equity investment	-	-	-	-	-	-	-	-	-	-			
9.	Other receivables	-	-	-	-	-	-	-	-	-	-			
10.	Commitment and Contingencies	2,648	974	-	4,019	668	3,606	401	-	2,328	-			
lotes	:													
The above financial information are prepared based on the financial statements of PT Bank CTBC Indonesia for the years ended December 31, 2020 and December 31, 2019 which were audited by Registered Public														

Accountants Siddharta Widjaja & Rekan, a member firm of KPMG International (Partner-in-charge: Kusumaningsih Angkawijaya, CPA) with an unmodified opinion in their report dated April 19, 2021 and March 30, 2020,

respectively.

The above financial structure information is published to fulfill the Financial Services Authority Circular Letter No. 9 /SEOJK.03/2020 dated June 30, 2020 regarding "Transparency and Published Financial Statements of the Commercial Bank," Financial Services Authority Regulation No. 37/POJK.03/2019 regarding "Transparency and Published Financial Bank Statements" dated December 20, 2019, Financial Services Authority Regulation No. 37/POJK.03/2019 regarding "Transparency and Published Financial Bank Statements" dated December 20, 2019, Financial Services Authority Regulation No. 34/POJK.03/2016 dated September 22, 2016 on amendments to POJK No. 11/POJK.03/2016 concerning "Requirement of the Minimum Capital for Commercial Banks" effective since the date of enactment September 26, 2016.

Bank's BOPO Ratio was recalculated with formula in accordance with Financial Services Circular Letter No. 9/SEOJK.03/2020.

The exchange rate as at December 31, 2020: 1 USD = Rp 14,050.00, and December 31, 2019: 1 USD = Rp 13,882.50.

ndependent Commissioner : Imbang Jaya Mangkuto Non Ultimate Shareholder through capital market (≥5%)

DIRECTORS esident Director Iwan Satawidinata Deputy President Director Lai, Pei-Shuo (Allen Lai) Director of Compliance Candra Putra Director

Hu, Shin Ke (Eddie Hu)

Non Ultimate Shareholder through non capital market (≥5%) Jakarta, April 21, 2021 **Directors of PT Bank CTBC Indonesia** 

President Director

Through

: CTBC Bank Co. Ltd., Taiwan 99%

Lai. Pei-Shuo (Allen Lai) **Deputy President Director** 

CTBC BANK CO., LTD, AND SUBSIDIARIES											CTBC BANK CO., LTD. AND SUBSIDIA	ARIES		CTBC BANK CO., LTD, AND SUBSIDIARIES CONSOLIDATED			
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY											CONSOLIDATED BALANCE SHEETS			CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME			
CONSOLIDALED STATEMENTS OF CHANGES IN EQUITY For the year ended December 31, 2020 and 2019											December 31, 2020 and December 31, 2019	.10		For the year ended December 31, 2020 and 2019			
For the year enter December 1, 2002 and 2019 (Expressed in Thousands of New Taiwan Dollars)											(Expressed In Thousands of New Taiwan Dolla	rs)		(Expressed in Thousands of New Taiwan Dollars, Except for Earnings	Per Share)		
Stockholders' Equity - Parent company									Т	T	(Expressed in Thousands of New Yallian Bond	Dec 31, 2020	Dec 31 2019	(Expressed in Tribubanus of Non Tantan Politics, Except for Earlings)	Dec 31, 2020	Dec 31 2019	
	Capital stock Retained earnings Other equity interest				-		400570	200 01, 2020	20001, 2010	Lt. Comme							
	Oupital Stock	`l		Retailled earnings		- 01	I	Changes in			ASSETS  Cash and cash equivalents	62.941.038	71.132.119	Interest income Less; Interest expenses	75,615,574 (19,001,526)	86,044,324 (29,454,383)	
		1					Harristan d (formation)	designated			Due from Central Bank and call loans to banks	357,920,481	250,751,058	Net interest income	56.614.048	56.589.941	
						Exchange	Unrealized (losses)	as financial liabilities			Financial assets measured at fair value through profit or loss	194,402,273	168,688,304	Net non-interest income	00,011,010		
						differences	assets measured	measured at fair			Financial assets measured at fair value through other comprehensive income	352,833,641	320,550,304	Service fee and commission income	34,452,533	34,165,757	
						of overseas subsidiaries'	at fair value through other	value through profit or loss Stockholder	Non-		Investment in debt instruments at amortized cost Financial assets-hedging	781,466,726 16,394	694,995,472 330,764	Gains on financial assets or liabilities measured at fair value through profit or loss Realized gains on financial assets measured at other comprehensive income	4,094,411 2,796,595	8,649,999 3,246,357	
	Common stock	Capital surplus	Legal reserve	Special reserve	Undistributed earnings	financial reports translation	comprehensive income	attributable to equity - pare credit risk company	nt controlling interest	Total equity	Securities purchased under resell agreements	2,607,710	852,440	Gains on derecognition of financial assets measured at amortized cost	11,519	23,185	
D. I		17 7		.,							Receivables-net	141,259,787	158,589,562	Foreign exchange gains	1,449,467	1,080,048	
Balance at January 1, 2019 Net income	140,685,719	29,788,688	80,855,064	21,738,657	30,425,964 30,899,235	(6,622,245)	(822,370)	(310,604) 295,738,87	3 /6,01/ 5 2.470	295,814,890 30,901,705	Current income tax assets	1,116,121	742,438	(Provision for) reversal of impairment losses on assets	(146,356)	17,774	
Other comprehensive income (losses)			-	-	88,979	(692,833)	2,922,769	1,396,988 3,715,90	3 (1,928	3,713,975	Loans-net	2,475,938,077	2,417,691,180	Proportionate share of gains from associates or joint ventures under equity method  Other net non-interest income	924,859 1,444,624	1,282,548 1,359,532	
Total comprehensive income			-	-	30,988,214	(692.833)	2,922,769	1,396,988 34,615,13	8 542	34,615,680	Investment under equity method-net Other financial assets-net	19,649,774 1,420,083	20,967,614 1,202,761	Losses on investment property	(23,624)	(6,140)	
Appropriation and distribution of retained earnings:			8.904.023		(8.904.023)						Premises and equipment-net	43,000,685	44.333.954	Public-welfare lottery payment	(2,700,000)	(2,700,000)	
Special reserve appropriated	:		0,904,023	148,400	(148.400)		] :		:  :		Right-of-use assets-net	16,178,313	15,969,575	Net revenue	98,918,076	103,709,001	
Cash dividends of common share	0.440.005	-	-	-	(21,102,858)	-	-	- (21,102,85	8)	(21,102,858	introdución proporty not	5,146,251	5,032,906	Provision for bad debt expenses, commitment and guarantee liability provision	(9,188,447)	(5,390,943)	
Stock dividends of common share Reversal of special reserve	3,413,035	] :		(3.142.375)	(3,413,035) 3,142,375	-			: :		Intangible assets-net	15,939,985	15,765,904	Operating expenses:			
Changes in ownership interests in subsidiaries	-	2,773	-	(0,1.12,01.0)	(7,365)	-	-	- (4,59	2) 4,592	!	Deferred income tax assets Other assets-net	7,748,861 30.669.842	6,529,966 33,044,449	Employee benefits expenses	(30,017,128)	(32,050,407)	
Share-based payments Disposal of investments in equity instruments designated	'	1,603		- 1	-	-	-	- `1,60	3	1,603	TOTAL ASSETS	4.510.256.042	4.227.170.770	Depreciation and amortization expenses Other general and administrative expenses	(6,805,095) (20,639,529)	(6,526,546) (21,282,037)	
at fair value through other comprehensive income			-	-	(127,171)	-	127,171	-				4,510,256,042	4,227,170,770	Total operating expenses	(57,461,752)	(59,858,990)	
Balance at December 31, 2019	144,098,754	29,793,064	89,759,087	18,744,682	30,853,701	(7,315,078)	2,227,570	1,086,384 309,248,16		309,329,315	LIABILITIES AND EQUITY Liabilities:			Net income before tax from continuing operations	32,267,877	38,459,068	
Net income	-	-		-	27,266,986			- 27,266,98	6 1,749	27,268,735 (2,669,364	Day in the Oat of Day to a late of the	55.993.946	53,200,298	Less: Income tax expenses	4,999,142	7.557.363	
Other comprehensive (losses) income		-	-		(100,861)	(2,941,773)	1,537,085	(1,158,675) (2,664,22			Due to Central Bank and other banks	5.223.928	12.841.645	Net income	27.268.735	30.901,705	
Total comprehensive income (losses)		-	-		27,166,125	(2,941,773)	1,537,085	(1,158,675) 24,602,76	2 (3,391	) 24,599,371	Financial liabilities measured at fair value through profit or loss	77,517,104	113,902,464	Other comprehensive income:			
Appropriation and distribution of retained earnings: Legal reserve appropriated			9.256.104		(9,256,104)	-		_			Financial liabilities-hedging	211,672	37,437	Items that will not be reclassified subsequently to profit or loss			
Cash dividends of common share	0.000.400	-	-	-	(21,614,813)	-	-	- (21,614,81	3)	(21,614,813		80,419,543	92,542,347	Remeasurement (losses) gains related to defined benefit plans	(130,204)	114,052 1,396,988	
Stock dividends of common share Reversal of special reserve	3,863,432			(3.880.700)	(3,863,432)	-			: :		Payables Current income tax liabilities	77,827,894 3,063,209	79,401,366 3,038,409	Changes in designated as financial liabilities measured at fair value through profit or loss attributable to credit risk Unrealized gains from investments in equity instruments measured at fair value through other	(1,176,748)	1,390,900	
Changes in equity of associates and joint ventures				(0,000,00)	-,,						Deposits and remittances	3.750.938.038	3.381.818.453	comprehensive income	1,017,367	939,146	
accounted under equity method Changes in ownership interests in subsidiaries		66,141			(2,410)			- 66,14 - (2.41		66,141	Financial debentures	58,999,999	58,999,992	Proportionate share of other comprehensive losses from associates or joint ventures under the equity method	(1,572,120)	(4,785)	
Disposal of investments in equity instruments designated					1. /			(2,41	2,410		Other financial liabilities	50,664,147	86,473,304	Less: Income tax related to items that will not be reclassified to profit or loss	(202,087)	11,187	
at fair value through other comprehensive income		-	-	-	(173,909)	-	173,909	-		-	Provisions	5,412,445	5,238,059	Subtotal	(1,659,618)	2,434,214	
Balance at December 31, 2020	147,962,186	29,859,205	99,015,191	14,863,982	26,989,858	(10,256,851)	3,938,564	(72,291) 312,299,84	4 80,170	312,380,014	Lease liabilities Deferred tax liabilities	14,285,447 4,799,121	13,763,018 2,774,469	Items that are or may be reclassified subsequently to profit or loss  Exchange differences of overseas subsidiaries' financial reports translation	(3,305,068)	(545,607)	
											Other liabilities	12,519,535	13,810,194	Unrealized gains from investments in debt instruments measured at fair value through other comprehensive income	1,484,209	2,115,516	
	CI	BC BA	NK CC	). ITD	AND SU	BSIDIAE	RIFS				Total Liabilities		3,917,841,455	Proportionate share of other comprehensive income from associates or joint ventures under the equity method	524,539	10,231	
											Stockholders'Equity - Parent Company:			Less: Income tax related to items that are or may be reclassified to profit or loss	(286,574)	300,379	
Major commitments and contingencies											Capital stock: Common stock	147.962.186	144.098.754	Subtotal Other common burning (Locate) income (not amount offer tou)	(1,009,746)	1,279,761 3,713,975	
(Expressed In Thousands of New Taiwan Dollars)										Common stock Capital surplus:	147,902,186	144,090,754	Other comprehensive (losses) income (net amount after tax) Total comprehensive income	(2,669,364) 24,599,371	3,713,975		
Dec 31							D	ec 31, 2020	Dec 31, 2019		28,607,197	28,607,197		24,055,0/1	34,013,000		
						Others	1,252,008	1,185,867	Net Income attributable to: Parent company	27.266.986	30.899.235						
Contingent liabilities from guarantee and letter of credit bus	siness								102,146,647	92,575,881	Retained earnings:			Non-controlling interest	1,749	2,470	
Promissory note to Central Bank for Bank's clearance Client notes in custody									198,968 85.066.494	198,968 93,860,776		99,015,191 14,863,982	89,759,087 18,744,682	, and the second	27,268,735	30,901,705	
Marketable securities and debts in custody									,242,510,510	2.994.741.293		26,989,858	30,853,701	Comprehensive income attributable to:	,,	,,,	
Consigned travelers' checks in custody								"	,272,010,010	231,039	Other equity interest	(6,390,578)	(4,001,124)	Parent company	24,602,762	34,615,138	
Designated purpose trust accounts								1	.325.313.127	1.210.661.512	Non-controlling interests	80,170	81,151	Non-controlling interest	(3,391)	542	
Other items in custody								'	368,161	353,120	Total Equity	312,380,014	309,329,315		24,599,371	34,615,680	
4.755.603.907 4.392.622.589							<u> </u>			TOTAL LIABILITIES AND EQUITY	4,510,256,042	4,227,170,770	Earnings per share (unit: NT dollars)	1.84	2.09		
								<u>_</u>	,. 55,000,001	.,002,022,000	<u> </u>						

Director