



STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - QUARTERLY			
PT. BANK CTBC INDONESIA			
AS OF 31 DECEMBER 2021 AND 31 DECEMBER 2020			
(in million IDR)			
No.	ITEMS	31 Dec 2021	31 Dec 2020
OPERATING REVENUES AND EXPENSES			
A. Interest Revenue and Expense			
1.	Interest revenue	1,009,957	1,081,741
2.	Interest expense	(315,979)	(498,808)
	Net Interest Income (Expense)	693,978	582,933
B. Other Operating Revenues and Expenses			
1.	Gain (loss) on increase (decline) in mark to market financial assets	(25,719)	43,265
2.	Gain (loss) on increase (decline) in mark to market financial liabilities	-	24,918
3.	Gain (loss) on sales of Financial Assets	53,173	18,165
4.	Gain (loss) on spot and derivative/forward transaction (realized)	16,844	112,494
5.	Gain (loss) from investments in equity method	-	-
6.	Gain (loss) on foreign currencies translation	34,124	(18,053)
7.	Dividen	-	-
8.	Commissions / provisions / fee and administration	57,492	49,917
9.	Other incomes	51,184	24,918
10.	Impairment loss on financial assets	(342,823)	(242,328)
11.	Actual loss on operational risk	(51)	-
12.	Personel expenses	(331,192)	(299,162)
13.	Promotion expenses	(11,874)	(10,860)
14.	Others expenses	(176,509)	(157,975)
	Other Operating Revenues and Expenses	(675,351)	(479,611)
	OPERATING REVENUES (EXPENSES)	18,627	103,316
NON OPERATING REVENUES AND EXPENSES			
1.	Gain (loss) on sales of fixed assets	8	75
2.	Other non operating revenues (expense)	(2,101)	(1,023)
	NON OPERATING REVENUES (EXPENSE)	(2,093)	(948)
	CURRENT PROFIT (LOSS) BEFORE TAX - NET	16,534	102,368
	Income tax	(8,249)	(33,890)
a.	Current income tax provision	(5,052)	(28,380)
b.	Deferred tax income/expense	(3,197)	(5,510)
	CURRENT PROFIT (LOSS) AFTER TAX - NET	8,285	68,478

OTHER COMPREHENSIVE INCOME		
1. Accounts will not be reclassified to profit or loss	6,387	(3,286)
a. Gains from fixed asset revaluation	-	-
b. Gain (loss) on remeasurement of defined benefit plans	6,387	(3,286)
c. Others	-	-
2. Accounts will be reclassified to profit or loss	(56,619)	102,816
a. Gain (loss) on adjustments due to translation of financial statements in foreign currencies	-	-
b. Gain (loss) from changes in the value of financial assets measured at fair value through other comprehensive income	(56,619)	102,816
c. Others	-	-
OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - AFTER TAX	(50,232)	99,530
TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	(41,947)	168,000
Current Year Profit or loss - net attributable to:		
- Owner	8,285	68,478
- Non controlling interest	-	-
CURRENT YEAR PROFIT (LOSS)-TOTAL	8,285	68,478
Total Current Year Comprehensive Profit (Loss) attributable to:		
- Owner	(41,947)	168,000
- Non controlling interest	-	-
CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL	(41,947)	168,000
TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-
DIVIDEND	-	-
EARNING PER SHARE (IN RUPIAH UNITS)	-	-

ALLOWANCES FOR IMPAIRMENT											
(In million IDR)											
No.	ITEMS	31 Dec 2021					31 Dec 2020				
		Impairment Loss Allowance			Required 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	206	-	-	2,300	-	373	-	-	4,621	-
2.	Spot and derivative receivables	-	-	-	228	-	-	-	-	561	-
3.	Securities held	170	-	-	248	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	2,806	1,385	-	2,430	-	2,868	1,495	-	2,633	541
7.	Loans	164,632	51,323	228,403	109,469	291,131	117,678	99,156	164,024	95,173	175,599
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-
10.	Commitment and Contingencies	5,630	999	-	7,945	-	2,648	974	-	4,019	668

COMMISSIONERS		STAKEHOLDERS	
President Commissioner	: Liang, Teck-Chiang (Paul Liang)	Controlling Shareholder :	
Commissioner	: Huang, Chih-Chung (CC Huang)	Ultimate Shareholder	: CTBC Financial Holding Co., Ltd.
Independent Commissioner	: Imbang Jaya Mangkuto	Through	: CTBC Bank Co. Ltd., Taiwan 99%
Independent Commissioner	: Zaiyanto Poedjijat	Non Ultimate Shareholder through capital market (≥5%)	: Nil
		Non Ultimate Shareholder through non capital market (≥5%)	: Nil
DIRECTORS		<p>Jakarta, March 31, 2022</p> <p>Directors of PT Bank CTBC Indonesia</p>	
President Director	: Iwan Satawadinata	 <p><u>Iwan Satawadinata</u> President Director</p>	 <p><u>Lai, Pei-Shuo (Allen Lai)</u> Deputy President Director</p>
Deputy President Director	: Lai, Pei-Shuo (Allen Lai)		
Director of Compliance	: Candra Putra		
Director	: Liliana		
Director	: Hu, Shin Ke (Eddie Hu)		

CTBC BANK CO., LTD. AND SUBSIDIARIES CONSOLIDATED			
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME			
For the year ended December 31, 2021 and 2020			
(Expressed in Thousands of New Taiwan Dollars, Except for Earnings Per Share)			
	Dec 31, 2021	Dec 31, 2020	
Interest income	72,169,160	75,615,574	
	(13,200,421)	(19,001,526)	
Interest expense	58,968,739	56,614,048	
Net interest income	37,622,800	34,452,533	
Provision for credit losses	1,453,849	4,094,411	
Net financial assets or liabilities measured at fair value through profit or loss	1,996,030	2,786,595	
Provision of financial assets measured at amortized cost	385,000	-	
Net gains	3,719,946	1,449,467	
Provision for impairment losses on assets	3,697	(146,589)	
Net gains from associates or joint ventures under equity method	856,023	924,859	
Interest income	2,255,901	1,444,624	
Interest expense	108,267	(23,624)	
Net investment property	(2,700,000)	(2,700,000)	
Net other payment	104,670,085	98,918,076	
Net debt expenses, commitment and guarantee liability provision	(7,827,241)	(9,188,447)	
Net income	(35,254,345)	(30,017,128)	
Other income	(6,625,945)	(6,805,095)	
Other expenses	(20,189,880)	(20,639,529)	
Net income	(62,069,870)	(57,461,752)	
Net income from continuing operations	34,972,974	32,267,877	
Net income	5,384,041	4,999,142	
Net income	29,588,933	27,268,735	
Net income:			
Net income attributable to profit or loss	(280,037)	(130,204)	
Net income attributable to defined benefit plans	33,300	(1,176,748)	
Net income attributable to financial liabilities measured at fair value through profit or loss attributable to credit risk			
Net income from investments in equity instruments measured at fair value through other	1,752,326	1,017,367	
Net income	19,806	(572,120)	
Net income	(41,460)	(202,000)	
Net income from other comprehensive income (losses) from associates or joint ventures under equity method	1,556,895	(1,659,618)	
Net income related to items that will not be reclassified to profit or loss			
Net income may be reclassified subsequently to profit or loss	(6,957,864)	(3,305,068)	
Net income of overseas subsidiaries' financial reports translation	(3,266,223)	1,484,209	
Net income (loss) from investments in debt instruments measured at fair value through other			
Net income from other comprehensive (losses) income from associates or joint ventures under equity method	(160,148)	524,539	
Net income related to items that are or may be reclassified to profit or loss	(1,061,481)	(286,574)	
Net income	(9,342,752)	(1,009,746)	
Net income (loss) net amount after tax	(7,785,897)	(2,669,364)	
Net income	21,803,306	24,599,371	
Net income attributable to:			
Net income	29,785,568	27,266,986	
Net interest	(206,635)	1,749	
Net income	29,588,933	27,268,735	
Net income attributable to:			
Net income	22,179,018	24,602,762	
Net interest	(375,982)	(3,391)	
Net income	21,803,306	24,599,371	
Net income (in unit: NT dollars)	2.01	1.84	