

HEAD OFFICE BRANCH JAKARTA BANDUNG SUB-BRANCH

Commissions / provisions / fee and administration

**CURRENT PROFIT (LOSS) BEFORE TAX - NET** 

**CURRENT PROFIT (LOSS) AFTER TAX - NET** 

 Accounts will not be reclassified to profit or loss
 a. Gains from fixed asset revaluation b. Gain (loss) on remeasurement of defined benefit plans

Accounts will be reclassified to profit or loss

statements in foreign currencies

a. Gain (loss) on adjustments due to translation of financial

b. Gain (loss) from changes in the value of financial assets measured at fair value through other comprehensive income

OTHER COMPREHENSIVE INCOME OF THE CURRENT

Current Year Profit or loss - net attributable to:

CURRENT YEAR PROFIT (LOSS)-TOTAL

TRANSFER PROFIT (LOSS) TO HEAD OFFICE

**EARNING PER SHARE (IN RUPIAH UNITS)** 

896,137

TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)

Total Current Year Comprehensive Profit (Loss) attributable to

CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL

NON OPERATING REVENUES AND EXPENSES Gain (loss) on sales of fixed assets Other non operating revenues (expense)
NON OPERATING REVENUES (EXPENSE)

a. Current income tax provision
 b. Deferred tax income/expense

OTHERS COMPREHENSIVE INCOME

Income tax

c. Others

c. Others

DIVIDEND

YEAR - AFTER TAX

- Owner - Non controlling interest

- Non controlling interest

Gain (loss) on increase (decline) in mark to market financial assets

Gain (loss) on spot and derivative/forward transaction (realized)
 Gain (loss) from investments in equity method

Gain (loss) on increase (decline) in mark to market financial liabilities

Mar 31, 2022 Mar 31, 2021

252,994 (84,516)

168,478

(29,506)

35,116

(10,182)

29,179

14.248

12,336 (52,781)

(77,431)

(121,539)

46,939

(199) 46,740

(9,185)

(25,204)

37.555

(71,619)

(71,619)

(71,619)

(34,064)

37.555

37,555

(34,064)

(34,064)

240,480 (63,873)

176,607

(12,845)

22,758

12,228

(4,588)

12.467

21,161 (56,904)

(83,982)

(418) (46,304)

(136,427)

40,180

40,180

(9,751

(15,582

30,429

(40,639

(40,639)

(40,639)

(10,210)

30.429

30,429

(10,210

(10,210)

707

Trading Hedging Receivable Payable

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 Intiland (Ex Wisma Darmala), Lt. 6, Jl. Panglima Sudirman 101-103, Surabaya 60271 - Indonesia, Telp. (031) 534-8008, Fax (031) 534-8007

Jl. Ir. H. Juanda (Dago) No. 56, Bandung 40115- Indonesia, Telp. (022) 424-87107

Komplek Ruko Union Blok A No. 2, Jl. M. H. Thamrin - Lippo Cikarang, Bekasi 17550 - Indonesia, Telp. (021) 4890-6868, Fax (021) 8990-6868

Jl. Boulevard Barat Raya, Blok XC 09 No. 1-2, Kelapa Gading, Jakarta 14240 - Indonesia, Telp. (021) 4687-7078, Fax (021) 4857-7077

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

Ruko CBD Pluit Blok S111, Jl. Pluit Selatan Raya, Jakarta 14450 - Indonesia, Telp. (021) 667-3411

Grand Puri Niaga Blok K6 unit 1A - 18, Jl. Puri Kencana, Jakarta 141450 - Indonesia, Telp. (021) 6367-3411

Grand Puri Niaga Blok K6 unit 1A - 18, Jl. Puri Kencana, Jakarta 11410, Felp. (021) 5635-5056, Fax (021) 5355-1501

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) 5576-4556 SURABAYA BANDUNG CIKARANG KELAPA GADING MANGGA DUA PURI KENCANA SURABAYA TANGERANG STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 MARCH 2022 AND 31 MARCH 2021 STATEMENTS OF COMMITMENTS AND CONTINGENCIES OHADTEDLY

STATEMENTS OF FINANCIAL POSITION - QUARTERLY PT. BANK CTBC INDONESIA AS OF 31 MARCH 2022 AND 31 DECEMBER 2021							
No.	ITEMS	Mar 31, 2022	Dec 31, 2021	No.	ITEMS	Mar 31, 2022	(in million IDR) Dec 31, 2021
	ASSETS				LIABILITIES AND EQUITY		
1.	Cash	49,991	49,949		LIABILITIES		
				1.	Demand deposits	5,631,695	4,252,266
2.	Placement at Bank Indonesia	847,749	817,882	2.	Savings deposits	729,241	714,066
3.	Placement at other banks	387,467	229,992	3. 4.	Time deposits Electronic money	6,894,027	8,408,983
4.	Spot and derivative receivables	16,708	22,783	5.	Deposits from Bank Indonesia		
	'			6.	Deposits from others banks	1,290,951	203,65
5.	Securities held	2,814,461	3,458,230	7.	Derivatives payables	32,178	26,87
6.	Securities sold under repurchase agreement (repo)	-	-	8.	Securities sold under repurchase agreement (repo)	-	
7.	Securities purchased under resell agreement (reverse repo)	803,109		9. 10.	Acceptance payables Securities Issued	297,020	259,33
	Acceptance receivables	297.020	259.338	10.	Borrowings		427.86
8.	Acceptance receivables	297,020	209,336	12.	Security deposits	50.060	83,80
9.	Loans	13,117,955	12,902,836	13.	Interbranch Liabilities Accounts		
10.	Sharia financing			14.	Other Liabilities	252,102	220,7
11.	Equity investment	_	_	15.	Minority interest	-	
					TOTAL LIABILITIES	15,177,274	14,597,6
2.	Other Financial Assets	87,333	78,566		EQUITY		
13.	Allowance for impairment losses on financial assets -/-	502,483	448,925	16.	Paid in capital a. Authorized capital	150,000 200,000	150,0 200,0
	a. Securities held	65	170		b. Unpaid in Capital -/-	50,000	50,0
	b. Loans	404.040	444,358		c. Repurchase Capital (treasury stock) -/-	-	00,0
		494,019		17.	Additional Paid in Capital	-	
	c. Others	8,399	4,397		a. Agio	-	
14.	Intangible assets	202,019	195,342		b. Disagio -/-		
	Accumulated amortization of intangible assets -/-	157,076	150,747		c. Funds for paid-up capital d. Others		
	•			18.	Other comprehensive Income (Expense)	45,149	85,7
15.	Fixed assets	206,742	201,286		a Income	45,149	85,7
	Accumulated depreciation of fixed assets -/-	166,844	160,555		b Loss -/-	-	
16.	Non productive assets	3,452	6,196	19.	Reserves	30,000	30,00
	a. Abandoned property				a. General reserves b. Specific reserves	30,000	30,0
	1 7 7			20.	Profit/Loss	2,780,094	2,749,6
	b. Foreclosed assets	-	-	20.	a. Previous years	2,749,665	2,741,38
	c. Suspense accounts	3,452	6,196		b. Current year	30,429	8,28
	d. Interbranch asset accounts				c. Dividen paid -/-	-	
47		474.044	450.000		TOTAL EQUITY ATTRIBUTABLE TO OWNER	3,005,243	3,015,45
17.	Other assets	174,914	150,899		TOTAL EQUITY	3,005,243	3,015,45
	TOTAL ASSETS	18,182,517	17,613,072		TOTAL LIABILITIES AND EQUITY	18,182,517	17,613,07

	PT. BANK CTBC INDONESIA AS OF 31 MARCH 2022 AND 31 MARCH 2021 (in million IDR)												
				Mar 3	1, 2022					Mar 31	1, 2021	(	illinion ibit,
No.	ITEMS	Current	Special Mention	Sub Standard	Doubtfull	Loss	Total	Current	Special Mention	Sub Standard	Doubtfull	Loss	Total
I.	RELATED PARTIES						•						
1.	Placement at other banks	16,368	-	-	-	-	16,368	17,263	-	-	-	-	17,263
	a. Rupiah		-	-	-	-		-	-	-	-	-	
	b. Foreign currencies	16,368		-	-		16,368	17,263		-	-		17,263
2.	Spot and derivative receivables a. Rupiah						1						
	b. Foreign currencies												
3.	Securities held												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
l I .	b. Foreign currencies	-		-	-		-	-		-	-		
4.	Securities sold under agreement to repurchase (repo)	-		-	-		-	-		-	-		
	a. Rupiah     b. Foreign currencies												
5.	Securities purchased under resell agreement (reverse repo)												
	a. Rupiah	-			-		-	-			-		
	b. Foreign currencies	-		-	-		-	-		-	-		
6.	Acceptance receivables	7,000		-	-		7,000	40.400		-	-		40.400
7.	Loans a. Small and Medium Enterprise (SME) Debtor	7,883					7,883	10,102					10,102
	i. Rupiah												
	ii. Foreign currencies	-		-	-		-	-			-		
	b. Non SME debtor	7,883	-	-	-	-	7,883	10,102	-	-	-	-	10,102
	i. Rupiah	7,883	-	-	-	-	7,883	10,102	-	-	-	-	10,102
	ii. Foreign currencies c. Restructured Loans	-											
	i. Rupiah												
	ii. Foreign currencies												
8.	Equity investment	-			-		-	-			-		
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and Contingencies	-	-	-	-		-	-		-	-	-	
	a. Rupiah b. Foreign currencies												
II. NON RELATED PARTIES													
1.	Placement at other banks	371,099					371,099	605,045					605,045
	a. Rupiah	176,154					176,154	125,790					125,790
	b. Foreign currencies	194,945			-		194,945	479,255			-		479,255
2.	Spot and derivative receivables	16,708		-	-		16,708	21,603		-	-		21,603
	a. Rupiah	16,172 536					16,172	21,454 149					21,454
3.	b. Foreign currencies Securities held	2,814,461					536 2,814,461	3,410,227					149 3,410,227
0.	a. Rupiah	2,813,694					2,813,694	3,405,135					3,405,135
	b. Foreign currencies	767			-		767	5,092			-		5,092
4.	Securities sold under agreement to repurchase (repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-		-	-		-	-	-	
5.	b. Foreign currencies     Securities purchased under resell agreement (reverse repo)												
0.	a. Rupiah												
	b. Foreign currencies	-		-	-		-	-			-		
6.	Acceptance receivables	297,020	-	-	-	-	297,020	166,997	67,024	-	-	-	234,021
7.	Loans	12,462,955	325,452	1,045	1,318		13,110,072	10,659,067	346,597	9,596	3,606		11,246,684
	Small and Medium Enterprise (SME) Debtor     i. Rupiah	2,985,530 540,037	32,772 3,005			1,813 1,813	3,020,115 544,855	2,932,860 711,264	2,192 2,192	-		5,376 5,376	2,940,428 718,832
	ii. Foreign currencies	2,445,493	29,767			1,013	2,475,260	2,221,596	2,192			5,376	2,221,596
	b. Non SME debtor	9,477,425	292,680	1,045	1,318	317,489	10,089,957	7,726,207	344,405	9,596	3,606	222,442	8,306,256
	i. Rupiah	6,878,761	292,680	1,045	1,318	167,446	7,341,250	6,094,211	223,863	9,596	3,606	8,301	6,339,577
	ii. Foreign currencies	2,598,664	-	-	-	150,043	2,748,707	1,631,996	120,542	-	-	214,141	1,966,679
	c. Restructured Loans	322,848	286,209	269	247	51,689	661,262	285,569	92,809	7,995	-	157,609	543,982
	i. Rupiah ii. Foreign currencies	288,023 34,825	286,209	269	247	51,689	626,437 34,825	77,933 207,636	88,342 4,467	7,995		160 157,449	174,430 369,552
8.	II. Foreign currencies Equity investment	34,025					34,025	207,036	4,407			107,449	309,002
9.	Other receivables	_											
10.	Commitment and Contingencies	9,958,602	-	-	-	-	9,958,602	10,652,882	5,894	-	-	-	10,658,776
	a. Rupiah	4,522,622	-	-	-		4,522,622	5,806,301	313	-	-	-	5,806,614
	b. Foreign currencies	5,435,980	-	-	-	-	5,435,980	4,846,581	5,581	-	-	-	4,852,162

## **ALLOWANCES FOR IMPAIRMENT**

										(In million IDR)			
					Mar 31, 2022	2		Mar 31, 2021					
	No.	ITEMS	Impairn	nent Loss All	owance	Required I	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	613	-	-	3,875	-	722	-	-	6,223	-	
	2.	Spot and derivative/forward receivables	-	-	-	167	-	-	-		213	-	
	3.	Securities held	65	-	-	783	-	70	-		78	-	
	4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-			-	
	5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-			-	
	6.	Acceptance receivables	5,412	-	-	2,920	-	2,744	4,742	-	1,518	3,351	
	7.	Loans	153,833	74,623	265,563	108,470	334,342	122,094	115,032	193,709	92,689	166,365	
	8.	Equity investment	-	-	-	-	-	-	-			-	
	9.	Other receivables	152	1,860	362	41	2,176	-	-			-	
	10.	Commitment and Contingencies	5,909	499		7,683	-	3,505	1,220		5,440	293	

- Notes:
- Notes:

  The presentation of the above Published Financial Statements as at and for the period ended March 31, 2022 and 2021, are prepared based on the unaudited Financial Statements of PT Bank CTBC Indonesia. The Financial Statements as at December 31, 2021, are prepared based on the Financial Statements of PT Bank CTBC Indonesia, which have been audited by the Public Accounting Firm of Siddharta Widjaja & Partners, members of KPMG International with Partner in charge is Kusumeningsh Angkawiyaq, CPA, independent auditors, in accordance with Standards on Auditing established by the Public Accounting Firm of Siddharta Widjaja & Partners, members of KPMG International with Partner in Carleign Statements of the Open Carleign Standards on Auditing established by the Public Accounting, with an unmodified opinion, as stated in their report dated March 30, 2022, not included in this Publicated in the Public Accountants, with an unmodified opinion, as stated in their report dated March 30, 2022, not included in this Publicated The Accountants, with a unmodified published for International Value of Public Accountants, with a unmodified published for International Value of Public Accountants, with a unmodified published for International Value of Value o

III. OTHER INFORMATION Total guaranteed assets a. At Bank Indonesia b. At others parties Foreclosed assets

	51	ATEMENTS OF COMMITMENTS AND CONTINGE PT. BANK CTBC INDONESIA		COMPREHENSIVE				
2)		AS OF 31 MARCH 2022 AND 31 DECEMBER		(in million IDR)		PT. BANK C		
1	No.	ITEMS	Mar 31, 2022	Dec 31, 2021				
٦	I.	COMMITMENT RECEIVABLES	4,116,464	4,458,200	No.	ITEMS		
.		Unused borrowing facilities	1,293,210	1,068,938	OPE	RATING REVENUES AND EXPENSES		
6		2. Foreign currency positions to be received from			Α. Ι	nterest Revenue and Expense		
3		spot and derivative / forward transactions	2,806,330	3,336,869	1.	Interest revenue		
-		3. Others	16,924	52,393	2.	Interest expense		
-	II.	COMMITMENT PAYABLES	9,319,799	9,601,498		Net Interest Income (Expense)		
6		Undisbursed Credit Line/ Leasing Facilities	6.459.686	5.959.282	В. (	Other Operating Revenues and Expenses		
١.		a. Committed	836,231	854.123	1.	Gain (loss) on increase (decline) in mark to n		
8		b. Uncommitted	5,623,455	5,105,159	2.	Gain (loss) on increase (decline) in mark to n		
-		Outstanding Irrevocable L/C	456,411	282,526	3. 4.	Gain (loss) on sales of financial assets Gain (loss) on spot and derivative/forward tra		
5		3. Foreign currency positions to be submitted for spot and			5.	Gain (loss) from investments in equity metho		
4		derivative / forward transactions	2,403,702	3,359,690	6.	Gain (loss) on foreign currencies translation		
0		4. Others		-	7.	Dividend		
١.	III.	CONTINGENCIES RECEIVABLES	35.923	35.631	8.	Commissions / provisions / fee and administr Other incomes		
0				,	10.	Impairment loss on financial assets		
		1. Guarantees Received	35,923	35,631	11.	Actual loss on operational risk		
٥١		2. Others		-	12.	Personel expenses		
0	IV.	CONTINGENCIES PAYABLES	638,803	640,671	13. 14.	Promotion expenses Others expenses		
0		1. Guarantees Issued	638,803	640,671	14.	Other Operating Revenues and Expenses		
-		2. Others		_		OPERATING REVENUES (EXPENSES)		
-	=					OF ENATING NEVENUES (EXPENSES)		

## CAPITAL ADEQUACY OF COMMERCIAL BANKS CALCULATION REPORT - QUARTERLY PT. BANK CTBC INDONESIA AS OF 31 MARCH 2022 AND 31 MARCH 2021

Mar 31, 2022 Mar 31, 2021

	CAPITAL	COMPONENTS	War 31, 2022	War 31, 2021
Core Capital	(Tier 1)		2,903,166	2,846,217
1 CET 1			2,903,166	2,846,217
1.1 Com	mon Equity Tier 1 (0	CET 1)	150,000	150,000
1.2 Disc	losed Reserves		2,838,402	2,800,478
1.2.1	Additional Factor		2,838,402	2,800,478
	1.2.1.1 Other cor	mprehensive income	28,308	53,947
	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 at		
		fair value through other comprehensive income	28,308	53.947
	10112	Fixed assets revaluation surplus	20,300	55,947
		closed reserves	2,810,094	2,746,531
	1.2.1.2.1		2,010,094	2,740,001
		General reserves	30.000	30.000
		Previous Years profit/loss	2,749,665	2,686,022
		Current Year profit/loss	30,429	30,509
		Fund for paid up capital	30,429	30,009
	1.2.1.2.6		-	-
1.2.2		Outers	-	
1.2.2		mprehensive income	-	-
		Negative diffrerence due to financial		
	1.2.2.1.1	statement translations		
	1,2,2,1,2	Potential loss from changes in the		
		value of financial assets measured at		
		fair value through other		
		comprehensive income	-	-
		closed reserves	-	-
	1.2.2.2.1		-	-
		Previous years profit/loss	-	-
		Current year profit/loss	-	-
	1.2.2.2.4	Negative differences between		
		regulatory provision and impairment		
	12225	of productive asset  Negative differences on adjustment		
	1.2.2.2.0	of fair value on financial instrument		
		in the trading book		
	1,2,2,2,6	Required regulatory provision on		
	712121210	non productive asset		
	1.2.2.2.7	Others	-	-
1.3 Non	controlling interest			-
1.4 Ded	uction factor of Com	nmon Equity Tier 1	(85,236)	(104,261)
1.4.1	Deferred tax		(40,293)	(48,248)
1.4.2			-	-
1.4.3			(44,943)	(56,013)
1.4.4		which can be calculated as		
	deduction factor		-	-
1.4.5		pital of insurance subsidiary	-	-
1.4.6			-	-
1.4.7			-	-
		nt fund for AT 1 Instrument and/		

or Tier 2 for another bank
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 sharia

pased activities (if any)

Deduction factor disclose common equity \*)

2.3.1 Placement fund for AT 1 Instrument and/ or Tier 2 for another bank

2.3.2 Cross-shareholder in another entity acquired by the of the law, grants, or grants will

Additional Tier 1 (AT 1)
 Capital instrument which can be calculated as AT-1
 Capital instrument which can be calculated as AT-1
 Agol / Disaglio
 Deduction factor disclose common equity "1

Suplementary Capital (Tier 2)

## STATEMENTS OF FINANCIAL RATIOS CALCULATION -QUARTERLY RATIOS Mar 31, 2022 Mar 31, 2021

(104,261)	1.	Capital Adequacy Ratio (CAR)	22.87%	27.63%
(48,248)	2.	Non performing productive assets and non performing non productive		
		assets to total productive assets and non productive assets	1.14%	0.92%
(56,013)	3.	Non performing productive assets to total productive assets	1.14%	0.92%
	4.	Allowance for impairment of financial assets to productive assets	2.75%	2.81%
	5.	Gross NPL	2.45%	2.14%
	6.	Net NPL	0.43%	0.42%
	7.	Return on Asset (ROA)	0.87%	1.14%
	8.	Return on Equity (ROE)	4.17%	5.24%
	9.	Net Interest Margin (NIM)	3.87%	4.22%
	10.	Operating Expenses to Operating Income (BOPO)	87.00%	86.35%
	11.	Cost to Income Ratio (CIR)	60.87%	61.55%
	12.	Loan to Deposit Ratio (LDR)	98.97%	92.97%
	Con	npliance Ratio		
-	1.	a. Percentage violation of Legal Lending Limit		
		i. Related parties	0.00%	0.00%
		ii. Non-related parties	0.00%	0.00%
-		b. Percentage of lending in excess of the Legal Lending Limit		
		i. Related parties	0.00%	0.00%
		ii. Non-related parties	0.00%	0.00%
	2.	Reserve requirement		
		a. Primary reserve requirement rupiah		
106,161		- Daily	5.02%	3.01%
-		- Average	5.02%	3.06%

II	Suplementary Capital (Tier 2)	123,938	106,161		- Daily				5.02%	3.01%
	1 Capital instrument which can be calculated as Tier 2	-	-		- Average			5.02%	3.06%	
	2 Agio/Disagio	-	-		b. Reserve requirement foreign currencies				4.30%	4.91%
	3 General reserves of required regulatory provision on productive asset			3.	Overall Nett Open Position				3.58%	5.60%
	(max. 1,25% of RWA for Credit Risk)	123,938	106,161							
	4 Tier 2 deduction factor	-	-	STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS - QUARTERLY						
	4.1 Sinking Fund	-	-				NK CTBC IN			
	4.2 Placement fund for Instrument Tier 2 for another bank	-	-			AS	OF 31 MARCH	1 2022		
	4.3 Cross-shareholder in another entity acquired by the transition									in million IDR)
	of the law, grants, or grants will	-	-	No.	TRANSACTIONS	Notional	Pur	oose	Derivative Recei	vable & Payable
TOTAL CAPITAL		3,027,104	2,952,378	NO.	IRANSACTIONS	Amount	Trading	Hedging	Receivable	Payable

123,938

l		Mar 31, 2022	Mar 31, 2021		Mar 31, 2022	Mar 31, 2021	A.	Related to Exchange Rate
	RISK WEIGHTED ASSET (RWA)			CAR			1.	
	RWA FOR CREDIT RISK	11,508,505	8,751,234	CET 1 Ratio (%)	21.93%	26.64%	3.	
	RWA FOR MARKET RISK	301,112	644,214	Tier 1 Ratio (%)	21.93%	26.64%	4.	b. Bought Future
	RWA FOR OPERATIONAL RISK	1,426,818	1,290,240	Tier 2 Ratio (%)	0.94%	0.99%	5. 6.	Swap Others
l	TOTAL RWA	13,236,435	10,685,688	CAR Ratio (%)	22.87%	27.63%	В.	Related to Inter
	CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE %	9.34%	9.43%	CET 1 FOR BUFFER (%)	13.53%	18.20%	1.	Option
l	CAR RISK PROFILE ALLO	DCATION		BUFFER REQUIRED PER		a. Sold b. Bought		
	From CET 1 (%)	8.40%	8.44%	Capital Conservation Buffer (%)	0,00%	0,00%	3.	Future Swap
	From AT 1 (%)	0,00%	0,00%	Countercyclical Buffer (%)	0,00%	0,00%	5. C.	Others Others
	From Tier 2 (%)	0.94%	0.99%	Capital Surcharge for systematical Bank (%)	0,00%	0,00%		TOTAL

	2.	Forward	465,091	465,091	-	1,031	1,472
	3.	Option	-	-	-	-	-
26.64%		a. Sold	-	-	-	-	-
		b. Bought	-	-	-	-	-
26.64%	4.	Future	-	-	-	-	-
	5.	Swap	2,625,576	2,625,576	-	2,051	28,206
0.99%	6.	Others	-	-	-	-	-
27.63%	B.	Related to Interest					
		Rate					
18.20%	1.	Forward	-	-	-	-	-
	2.	Option	-	-	-	-	-
		a. Sold	-	-	-	-	-
		b. Bought	-	-	-	-	-
0.000/	3.	Future	-	-	-	-	-
0,00%	4.	Swap	-	-	-	-	-
0,00%	5.	Others	-	-	-	-	-
.,,	C.	Others	911,268	911,268		12,919	1,649
0,00%		TOTAL	4,898,072	4,898,072		16,708	32,178

896,137

nt Commissioner	: Liang, Teck-Chiang (Paul Liang)	Controlling Shareholder :
sioner	: Huang, Chih-Chung (Michael Huang)	Ultimate Sharehold
	o.	Through

COMMISSIONERS

Imbang Jaya Mangkuto Zairyanto Poedjiaty

**DIRECTORS** 

Lai, Pei-Shuo (Allen Lai) Director of Compliance Candra Putra Hu, Shin Ke (Eddie Hu) Director

Iltimate Shareholder : CTBC Financial Holding Co., Ltd. : CTBC Bank Co. Ltd., Taiwan 99% Through

Non Ultimate Shareholder through capital market (≥5%) : Nil Non Ultimate Shareholder through non capital market (≥5%) : Nil

> Jakarta, May 12, 2022 Directors of PT Bank CTBC Indonesia

SHAREHOLDERS

Iwan Satawidinata President Director

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