

ASSETS

Placement at Bank Indonesia

Spot and derivative receivables

Securities sold under repurchase agreement (repo)

Securities purchased under resell agreement (reverse repo)

Allowance for impairment losses on financial assets -/-

Accumulated amortization of intangible assets -/-

ITEMS

Securities sold under agreement to repurchase (repo)

Loans
a. Small and Medium Enterprise (SME) Debtor

rchased under resell agreement (reverse repo

Placement at other banks

Cash

Loans

Fauity investment

a. Securities held

Intangible assets

Non productive assets

a. Abandoned property

c. Suspense accounts

Other assets

TOTAL ASSETS

RELATED PARTIES Placement at other banks

a. Rupiah

. Rupiah b. Foreign currencies Securities held

a. Rupiah b. Foreign currencies

o. Foreign currencies Acceptance receivables

ii. Foreign currencies

ii. Foreign currencie Restructured Loans

Commitment and Contingencies

Spot and derivative receivables

... เพศตหูก currencies Securities sold under agreement to repurchase (repo) เ. Rupiah

Securities purchased under resell agreement (reverse repo)

a. Small and Medium Enterprise (SME) Debtor

b. Non SME debtor

i. Rupiah

i. Rupiah ii. Foreign currencies

a. Rupiah o. Foreign currencies NON RELATED PARTIES

b. Foreign currencies

. Foreign cu

Securities held a. Rupiah

b. Foreign currencies

b. Foreign currencies

cceptance receivables

ii. Foreign currencies b. Non SME debtor

ii. Foreign currencies

ii. Foreign currencies

Equity investment Other receivables

a. Rupiah b. Foreign currencie

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

a. Rupiah

d. Interbranch asset accounts

b. Loans

c. Others

Fixed assets

Other Financial Assets

STATEMENTS OF FINANCIAL POSITION - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 30 SEPTEMBER 2021 AND 31 DECEMBER 2020

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

Sep 30, 2021

EARNING ASSETS QUALITY AND OTHER INFORMATION - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 30 SEPTEMBER 2021 AND 30 SEPTEMBER 2020

11,693,083

46.001

835,500

338,745

23,227

3,997,764

115,608

321,667

11,747,336

78,566

350,481

342,827

7.320

193,393

144,416

200,359

2.215

2,215

107.732

Current Special Sub Doubtfull

19,774

19.774

531 531

8,313

8,313

8.313

161,628

22,696

22,22

3,997,764

3,975,160

22,604

115,608

115,608

1,320,010

2,887,437

677,617

2,209,820 8,432,573

6,217,742

2,214,831

179,867 48,122 131,745

92,307

2,875

2,875

89,432

65.456

65,84

64,373

64.373 1,468 1,468

353 353

2,006

2,00

255 255

258,859

2,453 2,453

169,852

86,554

17,359,269 17,460,473

334

LIABILITIES AND EQUITY

Deposits from Bank Indonesia

Interbranch Liabilities Accounts

Securities sold under repurchase agreement (repo)

Deposits from others banks

erivatives payables

Securities Issued

Borrowings

Other Liabilities

EQUITY

Paid in capita

b. Disagio -

d. Others

b Loss -/-Reserves

Profit/Loss

. General reserve

b. Specific reserves

revious year

TOTAL EQUITY

Loss

Current year

**TOTAL LIABILITIES** 

a. Authorized capital

b. Unpaid in Capital -/-

Additional Paid in Capital

c. Funds for paid-up capital

. Repurchase Capital (treasury stock) -/-

Other comprehensive Income (Expense)

TOTAL EQUITY ATTRIBUTABLE TO OWNER

TOTAL LIABILITIES AND EQUITY

Total

19,77

19.774

8.313

8,313

8.313

161,628

22,696

22,22

3,975,160

22,604

115,608

115,608

1,739,023

2,957,138

682,945

2,274,193 8,781,885

6,480,500

2,301,385

246,141 114,396

15,06

15.06

12.420

12,420

12.420

307,590

12.094

11.804

290 4,219,061

4,219,061

0,854,603

2,524,538

561,435

1,963,103 8,330,065 6,422,260

1,907,805

324,686 111,111 213,575

4,453,125 4,630,411

135,412

135,412

130,688

4,724

LIABILITIES

Demand depo

Time deposits

Savings deposits

JAKARTA BANDUNG SURABAYA BANDUNG CIKARANG HEAD OFFICE BRANCH SUB-BRANCH

4,050,525

8,411,297

455.301

33,208

321,667

82,756

215.339

14,307,355

200,000

50,000

97,478

97,478

30,000

2.774.436

3,051,914

3,051,914

17,359,269

Sep 30, 2020

Current Special Sub Mention Standard

3,057,399

17,460,473

15,06

15.061

12,420

12,420

12,420

307,590

12,094

11.804

4,219,061

4,219,061

1,249,784

570,964

1,963,103 8,715,717

6,579,614

2,136,103

431,241 199,289

231,952

7,575 2,534,067

7,575

18,075

74,859

17.646

3,993 13,653

156,377

1,954

1,954

148,715

2,883

2,883

33,056

737,262

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. (031) 534-8008, Fax (031) 534-8008, Fax (031) 534-8008, Fax (031) 534-8008, Fax (031) 534-8009, Fax (031) 534-8008, Fax (031) 534-8 KELAPA GADING MANGGA DUA PLUIT PURI KENCANA SURABAYA

TANGERANG STATEMENTS OF COMMITMENTS AND CONTINGENCIES - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 30 SEPTEMBER 2021 AND 31 DECEMBER 2020
PT. BANK CTBC INDONESIA

OF TRANK CTBC INDONESIA Sep 30, 2021 Dec 31, 2020 Sep 30, 2021 Dec 31, 20 I. COMMITMENT RECEIVABLES 6.084.843 Unused borrowing facilities 1,431,250 3,342,167 2. Foreign exchanges position that will be received from spot and derivatives/forward transaction 4,630,742 8,057,337 22,851 II. COMMITMENT PAYABLES 10,854,390 1.314.050 1. Undisbursed Credit Line/ Leasing Facilities 5,855,546 a. Committed 212,504 293,420 b. Uncommitted 5.416.870 2. Outstanding Irrevocable L/C 329,952 3. Foreign exchanges position that will be submitted to spot 47,767 and derivatives/forward transaction 4.668.892 4. Others 246.538 III. CONTINGENCIES RECEIVABLES 143,125 14,403,074 1 Guarantees Received 143,125 2. Others IV. CONTINGENCIES PAYABLES 460,957 200,000 50,000 1. Guarantees Issued 460,957 2. Others 136,019 136,019 30,000 1.2 2.741.380 2,672,902 68,478 3,057,399

	COMPREHENSIVE INCOME - QUARTERLY										
ion IDR)	PT. BANK CTBC INDONESIA										
020	AS OF 30 SEPTEMBER 2021 AND 30 SEPTEMBER 2020 (in million IDR)										
Ц	No.	ITEMS	Sep 30, 2021	Sep 30, 2020							
١	OPE	RATING REVENUES AND EXPENSES									
3	A. Ir	nterest Revenue and Expense									
ı	1.	Interest revenue	746,652	819,366							
1	2.	Interest expense	(238,980)	(396,992)							
1		Net Interest Income (Expense)	507,672	422,374							
1	В. С	Other Operating Revenues and Expenses									
1	1.	Gain (loss) on increase (decline) in mark to market financial assets	(30,895)	8,852							
	2.	Gain (loss) on increase (decline) in mark to market financial liabilities		-							
, I	3.	Gain (loss) on sales of Financial Assets	51,706	38							
1	4.	Gain (loss) on spot and derivative/forward transaction (realized)	21,179	82,287							
7	5.	Gain (loss) from investments in equity method	-	-							
ı	6.	Gain (loss) on foreign currencies translation	32,759	12,270							
ı	7.	Dividen	-	-							
┨	8.	Commissions / provisions / fee and administration	44,025	39,350							
1	9.	Other incomes	38,756	21,177							
	10.	Impairment loss on financial assets	(240,867)	(139,547)							
. [	11.	Actual loss on operational risk	(51)								
1	12.	Personel expenses	(240,985)	(214,917)							
	13.	Promotion expenses	(8,696)	(7,349)							
1	14.	Others expenses	(128,376)	(112,695)							
1		Other Operating Revenues and Expenses	(461,445)	(310,534)							
		OPERATING REVENUES (EXPENSES)	46,227	111,840							
l	NON	OPERATING REVENUES AND EXPENSES									
l	1.	Gain (loss) on sales of fixed assets	8	71							
	2.	Other non operating revenues (expense)	(394)	(516)							
ı	1	NON OPERATING REVENUES (EXPENSE)	(386)	(445)							

CAPITAL ADEQUACY OF COMMER	CIAL BAI	NKS	NON OPERATING REVENUES AND EXPENSES		
CALCULATION REPORT - QUA	RTERIY		Gain (loss) on sales of fixed assets	8	71
PT. BANK CTBC INDONESIA	IN LINE		Other non operating revenues (expense)	(394)	(516)
AS OF 30 SEPTEMBER 2021 AND 30 SEPTEME	RER 2020		NON OPERATING REVENUES (EXPENSE)	(386)	(445)
AS OF SUBER LIBER 2021 AND SUBER LIBE		(in million IDR)	CURRENT PROFIT (LOSS) BEFORE TAX - NET	45,841	111,395
CAPITAL COMPONENTS	Sep 30, 2021	Sep 30, 2020	Income tax	(12,785)	(35,621)
	2.886.328	2.868.669	a. Current income tax provision	(483)	(34,814)
re Capital ( <i>Tier</i> 1)	2,886,328	2,868,669	b. Deferred tax income/expense	(12,302)	(807)
I.1 Common Equity Tier 1 (CET 1)	150,000	150,000	1 1	, , , , ,	, , ,
1.2 Disclosed Reserves	2,795,904	2,803,684	CURRENT PROFIT (LOSS) AFTER TAX - NET	33,056	75,774
1.2.1 Additional Factor	2,799,247	2,803,684	OTHERS COMPREHENSIVE INCOME		
1.2.1.1 Other comprehensive income	79,484	84,702	Accounts will not be reclassified to profit or loss	7,539	1,991
1.2.1.1.1 Positive difference due to financial	,		a. Gains from fixed asset revaluation	-	-
statement translations	-	-	b. Gain (loss) on remeasurement onf defined benefit plans	7,539	1,991
1.2.1.1.2 Potential gain from changes in the			c. Others	- ,,,,,,	- 1,00
value of financial assets measured at			Accounts will be reclassified to profit or loss	(46,082)	61,953
fair value through other			a. Gain (loss) on adjustments due to translation of financial	(40,002)	01,555
comprehensive income	79,484	84,702	statements in foreign currencies		
1.2.1.1.3 Fixed assets revaluation surplus	-	-		-	-
1.2.1.2 Other disclosed reserves	2,719,763	2,718,982	b. Gain (loss) from changes in the value of financial assets	(40,000)	04.050
1.2.1.2.1 Agio	-	-	measured at fair value through other comprehensive income	(46,082)	61,953
1.2.1.2.2 General reserves	30,000	30,000	c. Others	-	-
1.2.1.2.3 Previous Years profit/loss	2,686,022	2,649,804	OTHER COMPREHENSIVE INCOME OF THE CURRENT		
1.2.1.2.4 Current Year profit/loss	3,741	39,178	YEAR - AFTER TAX	(38,543)	63,944
1.2.1.2.5 Fund for paid up capital	-	-	TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	(5,487)	139,718
1.2.1.2.6 Others	-	-		(3,407)	100,710
1.2.2 Deduction Factor	(3,343)	-	Current Year Profit or loss - net attributable to:		
1.2.2.1 Other comprehensive income	-	-	- Owner	33,056	75,774
1.2.2.1.1 Negative diffrerence due to financial			- Non controlling interest		-
statement translations	-	-	CURRENT YEAR PROFIT (LOSS)-TOTAL	33,056	75,774
1.2.2.1.2 Potential loss from changes in the value of financial assets, measured at			' ' ' ' ' ' ' '	,	,
fair value through other			Total Current Year Comprehensive Profit (Loss) attributable to:		
comprehensive income			- Owner	(5,487)	139,718
1.2.2.2 Other disclosed reserves	(3,343)		- Non controlling interest	-	-
1.2.2.2.1 Disagio	(0,0.0)	-	CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL	(5,487)	139,718
1.2.2.2.2 Previous years profit/loss	-	-	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	_	
1.2.2.2.3 Current year profit/loss	-	-	, , , , ,	-	- 1
1.2.2.2.4 Negative differences between			DIVIDEND	-	-
regulatory provision and impairment	1		EARNING PER SHARE (IN RUPIAH UNITS)	_	_
of productive asset	(3,343)	-	EXISTRO PER OTARE (IN ROPIATIONTO)	-	-
1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument			STATEMENTS OF FINANCIAL RATIOS CA	ALCULATI	ON -
	1				

1.2.2.2.2 Previous years profit/loss	-	-		TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-
1.2.2.2.3 Current year profit/loss	-	-		DIVIDEND		_
1.2.2.2.4 Negative differences between						
regulatory provision and impairment of productive asset	(3,343)			EARNING PER SHARE (IN RUPIAH UNITS)	- 1	-
1.2.2.2.5 Negative differences on adjustment	(3,343)					
1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument				STATEMENTS OF FINANCIAL RATIOS C	ALCULATI	ON -
in the trading book					LOOLA	O.I.
1.2.2.2.6 Required regulatory provision on	_	_		QUARTERLY		
non productive asset						(in %)
1.2.2.2.7 Others	-	-		RATIOS	Sep 30, 2021	Sep 30, 2020
1.3 Non controlling interest			Per	rformance Ratio		
1.4 Deduction factor of Common Equity Tier 1	(59,576)	(85,015)	1.	Capital Adequacy Ratio (CAR)	24.33%	28.23%
1.4.1 Deferred tax	(10,598)	(27,098)	2.		24.0070	20.2070
1.4.2 Goodwill	(10,000)	(=:,===)	-	assets to total productive assets and non productive assets	1.16%	0.99%
1.4.3 All other intangible assets	(48,978)	(57,917)	3.	1 '	1.16%	0.99%
1.4.4 Equity investment which can be calculated as	(10,010)	(01,011)	11 -	Allowance for impairment of financial assets to productive assets	2.08%	1.81%
deduction factor			4.			
1.4.5 Shortfall on the capital of insurance subsidiary	-	-	5.		2.78%	2.31%
1.4.6 Securitization exposure	-	-	6.	Net NPL	1.57%	1.00%
1.4.7 Other deduction factor of Tier 1	-	-	7.		0.36%	0.84%
1.4.7.1 Placement fund for AT 1 Instrument and/			8.	Return on Equity (ROE)	1.53%	3.60%
or Tier 2 for another bank	-	-	9.		4.05%	3.31%
1.4.7.2 Cross-shareholder in another entity acquired			10.		95.06%	88.63%
by the transition of the law, grants, or grants will	-	-	11.	Cost to Income Ratio (CIR)	58.76%	57.13%
1.4.7.3 Exposure which can raise credit risk due to			12.	Loan to Deposit Ratio (LDR)	89.00%	86.46%
settlement risk - Non Delivery Versus Payment	-	-	C0	mpliance Ratio		
1.4.7.4 Exposure of subsidiary which have sharia				1		
based activities (if any)	-	-	1.			
2 Additional Tier 1 (AT 1)				i. Related parties	0.00%	0.00%
2.1 Capital instrument which can be calculated as AT-1	-	-		ii. Non-related parties	0.00%	0.00%
2.2 Agio / Disagio	-	-		b. Percentage of lending in excess of the Legal Lending Limit		
2.3 Deduction factor disclose common equity	-	-		i. Related parties	0.00%	0.00%
2.3.1 Placement fund for AT 1 Instrument and/ or Tier 2 for another bank				ii. Non-related parties	0.00%	0.00%
2.3.2 Cross-shareholder in another entity acquired by the	-	-	2.	Reserve requirement		
transition of the law, grants, or grants will			-	a. Primary reserve requirement rupiah		
Suplementary Capital (Tier 2)	116.373	104,111		- Daily	3.52%	3.03%
Capital instrument which can be calculated as Tier 2	110,373	104,111		- Average	3.02%	3.03%
2 Agio/Disagio				b. Reserve requirement foreign currencies	4.07%	4.56%
General reserves of required regulatory provision on productive asset		_	3.		7.83%	7.58%
(max, 1.25% of RWA for Credit Risk)	116.373	104,111		Overall New Open r collion	7.0370	7.50%
4 Tier 2 deduction factor	110,070	104,111	ет	ATEMENTS OF SPOT AND DERIVATIVE TRANSAC	TIONS OF	IADTEDLY
4.1 Sinking Fund			21	PT. BANK CTBC INDONESIA	TIONS - QU	DAKTEKLY
4.2 Placement fund for Instrument Tier 2 for another bank				AS OF 30 SEPTEMBER 2021		
T.Z. I I doctrient fand for monament fiel Z for diffutier bank	_			AS OF 30 SEPTEMBER 2021		(in million IDD)

4 Hel Z deduc				-	-	STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS - QUARTE								
4.1 Sinking		-	-	PT. BANK CTBC INDONESIA AS OF 30 SEPTEMBER 2021										
	nent fund for Instru			-	-			AS OF	30 SEPTEMB	ER 2021		in million IDR)		
	snarenoider in and aw, grants, or grai		ed by the transition					Notional	Purp	ose	Derivative Recei			
TOTAL CAPITAL				3,002,701	2,972,780	No.	TRANSACTIONS	Amount	Trading	Hedging	Receivable	Payable		
	Sep 30, 2021	Sep 30, 2020		Sep 30, 2021	Sep 30, 2020	A.	Related to Exchange Rate							
RISK WEIGHTED ASSET (RWA)			CAR			1 2	Spot Forward	1,159,271 315,886	1,159,271 315,886	:	1,059 663	851 2,034		
RWA FOR CREDIT RISK	10,378,463	8,580,277	CET 1 Ratio (%)	23.39%	27.24%	3	Option a. Sold		-	-	-	-		
RWA FOR MARKET RISK	672,780	728,445	Tier 1 Ratio (%)	23.39%	27.24%	4	b. Bought Future	-	-	-	-	-		
RWA FOR OPERATIONAL RISK	1,290,240	1,222,394	Tier 2 Ratio (%)	0.94%	0.99%	5 6	Swap Others	1,961,283	1,961,283	-	146	27,557 -		
TOTAL RWA	12,341,483	10,531,116	CAR Ratio (%)	24.33%	28.23%	В.	Related to Interest							
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE %	9.43%	9.32%	CET 1 FOR BUFFER (%)	14.90%	18.91%	1 2	Rate Forward Option	-	-		-	-		
CAR RISK PROFILE ALL	OCATION		BUFFER REQUIRED PERCENTAGE (%)				a. Sold b. Bought	-	-	-	-	-		
From CET 1 (%)	8.49%	8.33%	Capital Conservation Buffer (%)	0,00%	0,00%	3 4	Future Swap	-	-	-	-			
From AT 1 (%)	0.00%	0.00%	Countercyclical Buffer (%)	0,00%	0,00%	5 C.	Others Others	1,198,944	1.198.944	-	21.359	2,766		
From Tier 2 (%)	0.94%	0.99%	Capital Surcharge for systematical Bank (%)	0,00%	0,00%	J.	TOTAL	4,635,384	4,635,384	-	23,227	33,208		
COMMISSIONERS				STAKEHOLDERS										

Controlling Shareholder

Through

Ultimate Shareholder

: Liang, Teck-Chiang (Paul Liang)

Huang, Chih-Chung (CC Huang)

Imbang Jaya Mangkuto

Iwan Satawidinata

: Candra Putra

: Liliana

· Lai Pei-Shuo (Allen Lai)

: Hu, Shin Ke (Eddie Hu)

DIRECTORS

	ALLOWANCES FOR IMPAIRMENT											
										(In m	illion IDR)	
				Sep 30, 2021		Sep 30, 2020						
No.	ITEMS	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	377	-	-	3,387	-	324	-	-	3,900	-	
2.	Spot and derivative receivables	-	-	-	230	-	-	-	-	120	-	
3.	Securities held		-	-	407	-	-	-	-	-	-	
4.	Securities sold under repurchase agreement (repo)		-	-	-	-	-	-	-	-	-	
5.	Securities purchased under resell agreement (reverse repo)		-	-	1,156	-	-	-	-	-	-	
6.	Acceptance receivables	3,051	3,892	-	2,897	586	2,808	1,246	-	2,460	516	
7.	Loans	137,102	63,219	142,506	102,416	242,072	103,953	55,614	147,268	94,026	93,621	
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	
10.	Commitment and Contingencies	4,664	933	-	5,880	391	1,889	595	-	3,605	23	

1 The above financial information are prepared based on the financial statements and nine months period ended September 30, 2021 and 2020 have been prepared based on financial statement of PT Bank CTBC Indonesia for the year ended December 31, 2020 which were audited by Public Accounting Firm Siddharta Widjaja & Rekan, a member firm of KPMG International (Partner-in-charge: Kusumaningsih Angkawijaya, CPA) with an ur nion in their report dated April 19, 2021

opinion in their report gated April 19, 2021. The above financial 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 concerning "Requirement of the Minimum Capital for Commercial Banks" effective since the date of enactment September 26, 2016.

The exchange rate at September 30, 2021: 1 USD = Rp 14.312,50, September 30, 2020: 1 USD = Rp 14.050,00

Director Director

sident Directo

Deputy President Director

Director of Compliance

Jakarta, November 09, 2021 **Directors of PT Bank CTBC Indonesia** 

: CTBC Financial Holding Co., Ltd.

· CTBC Bank Co. Ltd. Taiwan 99%

: Nil

: Nil

Iwan Satawidinata **President Director** 

Non Ultimate Shareholder through capital market (≥5%)

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

Lai, Pei-Shuo (Allen Lai) **Deputy President Director**  27,557

2,766 33,208