

We Care *Tamily*

HEAD OFFICE BRANCH	: JAK : BAN
SUB-BRANCH	: BAN CIK
	KEL MAN
	PLU

: JAKARTA : Tamara Center, Lt. 15-17, Jl. Jend. Sudirman Kav. 24, Jakarta 12920 - Indonesia, Teip. (021) 2557-8787 (Hunting), (021) 520-6780 : BANDUNG : Jl. Jend. Gatot Subroto No. 17, Bandung 40262 - Indonesia, Teip. (022) 730-5800, Fax (022) 730-8878, (022) 730-8878, (022) 730-8878, (022) 730-8878, (022) 730-8878, (022) 730-8878, (022) 730-8878, (022) 730-8878, (022) 730-8878, (022) 730-8878, (022) 730-8878, (022) 730-8878, (022) 730-5878, (022) 730-5878, (022) 730-5878, (022) 730-5878, (022) 730-5878, (022) 730-5878, (022) 730-5878, (022) 730-5878, (022) 730-5878, (022) 730-5878, (022) 730-5878, (022) 730-5878, (022) 730-5878, (022) 730-5878, (022) 730-5878, (021) 534-8007, (021) 534-8007, (021) 5800-0005, (021) 530-0000, (021) 547, (021) 530-000, (021) 550-000, (021) 550-000, (021) 5576-4558, Fax (021) 534-8007, (021) 530-000, (021) 5576-4558, Fax (021) 530-000, (021) 5576-4558, Fax (021) 530-000, (021) 5576-4558, Fax (021) 5576-4558,

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STATEMENTS OF FINANCIAL POSITION - QUARTERLY PT. BANK CTBC INDONESIA AS OF 30 SEPTEMBER 2022 AND 31 DECEMBER 2021										STATEMENTS OF COMMITMENTS AND CONTINGENCIES - QUARTERLY PT. BANK CTBC INDONESIA AS OF 30 SEPTEMBER 2022 AND 31 DECEMBER 2021 (In million IDR) (In million IDR) (In million IDR) (In million IDR) (In million IDR)											
. ITEMS					(i 30 Sep 2022	n million IDR) 31 Dec 2021	No.	ITEMS	(i 30 Sep 2022	n million IDR) 31 Dec 2021	AS OF 30 SEPTEMBER 2022 AND 30 SEPTEMBI	ER 2021	in million ID								
ASSETS				AND EQUITY					I.	COMMITMENT RECEIVABLES	3,525,290	4,458,200	No. ITEMS	30 Sep 2022							
. Cash	43,556	49,949	1. Demand depo				5,403,868	4,252,266		1. Unused borrowing facilities	761,375	1,068,938	OPERATING REVENUES AND EXPENSES								
. Placement at Bank Indonesia	1,853,998	817,882	2. Savings depo	isits			762,436	714,066		 Foreign currency positions to be received from spot and derivative / forward transactions 	2,759,183	3,336,869	A. Interest Revenue and Expense								
. Placement at other banks	685,692	229,992	Time deposits Electronic money			8,328,122	8,408,983		3. Others	4,732	52,393	Interest revenue Interest expense	749,030 (200,024)	746,6 (238,9							
. Spot and derivative receivables	41,461	22,783	5. Deposits from Bank Indonesia						COMMITMENT PAYABLES	10,371,994	9,601,498	Net Interest Income (Expense)	549,006	507,6							
. Securities held	3,283,282	3,458,230		Deposits from others banks Derivatives payables			783,773 203,652 34,592 26,876			1. Undisbursed Credit Line/ Leasing Facilities	7,407,093	5,959,282	B. Other Operating Revenues and Expenses	I							
Securities sold under repurchase agreement (repo)	-	.	8. Securities sol	8. Securities sold under repurchase agreement (repo)			-	-		a. Committed	904,623	854,123	Gain (loss) from increase (decrease) fair value on financial assets Gain (loss) from decrease (increase) fair value on financial liabilities	8,930	(30,8						
Securities purchased under resell agreement (reverse repo)	-	.		9. Acceptance payables			507,155	259,338		b. Uncommitted 2. Outstanding Irrevocable L/C	6,502,470 301,975	5,105,159 282,526	3. Gain (loss) on sales of financial assets	26,048	51,7						
Acceptance receivables	507,155	259,338	11. Borrowings	1. Borrowings			613,455	427,865		2. Outstanding irrevocable L/C 3. Foreign currency positions to be submitted for spot and	301,975	262,520	Gain (loss) on spot and derivatives / forward (realised) Gain (loss) on the investment under equity method	50,709	21,1						
Loans	13,680,639	12,902,836					73,889	83,804		derivative / forward transactions	2,662,926	3,359,690	6. Gain (loss) from translation of foreign currency transactions	(54,171)	32,7						
Sharia financing		_	Interbranch Liabilities Accounts Other Liabilities				323,125	220,770		4. Others	-		7. Dividend 8. Commissions / provisions / fee and administration	- 34,958	44.0						
Equity investment				Minority interest			16,830,415	-	III.	CONTINGENCIES RECEIVABLES	418,756	35,631	9. Other incomes	85,199	38,7						
Other Financial Assets	106,134	78,566		TOTAL LIABILITIES				14,597,620		1. Guarantees Received	418,756	35,631	10. Impairment loss of financial assets 11. Loss on operational risk	(154,758)	(240,8						
Allowance for impairment losses on financial assets -/-	599,078	448,925	EQUITY 16. Paid in capital	l			150,000	150,000		2. Others	-	-	12. Personnel expenses	(257,730)	(240,9						
			a. Authorized	,			200,000	200,000		CONTINGENCIES PAYABLES	324,937	640,671	13. Promotion expenses 14. Others expenses	(11,958) (144,471)	(8,6) (128,3						
a. Securities held	80		 b. Unpaid in 0 c. Repurchas 	Capital -/- se Capital (treasury sto	ck) -/-		50,000	50,000		1. Guarantees Issued	324,937	640,671	Other Operating Revenues and Expenses	(417,244)	(461,4						
b. Loans	584,318	444,358	17. Additional Pai		1.		-	-		2. Others	-	-	OPERATING REVENUES (EXPENSES)	131,762	46,2						
c. Others	14,680		a. Agio b. Disagio -/-				-	-		CAPITAL ADEQUACY OF COMMER		KS	NON OPERATING REVENUES AND EXPENSES								
. Intangible assets	207,852		c. Funds for p	paid-up capital			-	-		CALCULATION REPORT - QUA PT. BANK CTBC INDONESIA	RTERLY		 Gain (loss) on sales of fixed assets Other non operating revenues (expense) 	77 (726)	(3						
Accumulated amortization of intangible assets -/-	169,723		d. Others	hancivo la (F	(000)		-	05 705		AS OF 30 SEPTEMBER 2022 AND 30 SEPTEMBI	ER 2021	n million IDR)	NON OPERATING REVENUES (EXPENSE)	(649)	(3						
. Fixed assets	209,473	201,286	 Other compre a Income 	hensive Income (Exp	a196)		(2,749) 19,539	85,787 85,787		CAPITAL COMPONENTS		1 million IDR) 30 Sep 2021	CURRENT PROFIT (LOSS) BEFORE TAX - NET Income tax	131,113 (32,143)	45,8 (12,7						
Accumulated depreciation of fixed assets -/-	149,582	160,555	b Loss -/-				22,288	-		Core Capital (<i>Tier</i> 1)	2,897,379	2,886,328	a. Current income tax provision	(55,010)	(4						
Non productive assets	6,170	6,196	 Reserves a. General reserves 	serves			30,000 30,000	30,000 30,000	11 E	1 CET 1	2,897,379	2,886,328	b. Deferred tax income/expense CURRENT PROFIT (LOSS) AFTER TAX - NET	22,867 98,970	(12,3 33.0						
a. Abandoned property	-	.	b. Specific res				-	-		1.1 Common Equity Tier 1 (CET 1) 1.2 Disclosed Reserves	150,000 2,856,347	150,000 2,795,904	OTHERS COMPREHENSIVE INCOME	90,970	33,0						
b. Foreclosed assets	-	.	20. Profit/Loss a. Previous y	ears			2,848,635 2,749,665	2,749,665 2,741,380		1.2.1 Additional Factor	2,878,635	2,799,247	Accounts will not be reclassified to profit or loss	2,699	7,5						
c. Suspense accounts	6,170	6,196	 a. Previous ye b. Current yes 				2,749,665 98,970	2,741,380 8,285		1.2.1.1 Other comprehensive income 1.2.1.1.1 Positive difference due to financial	-	79,484	a. Gains from fixed asset revaluation	-							
d. Interbranch asset accounts	-		c. Dividen pa				-			statement translations 1.2.1.1.2 Potential gain from changes in the	-	-	 b. Gain (loss) on remeasurement onf defined benefit plans c. Others 	2,699	7,5						
Other assets	149,272	150,899		TY ATTRIBUTABLE	O OWNER		3,025,886	3,015,452		value of financial assets measured at			2. Accounts will be reclassified to profit or loss	(91,234)	(46,						
			TOTAL EQUI				3,025,886	3,015,452	1	fair value through other comprehensive income	-	79,484	 Gain (loss) on adjustments due to translation of financial statements in foreign currencies 	_							
TOTAL ASSETS	19,856,301	17,613,072	TOTAL LIABI	ILITIES AND EQUITY			19,856,301	17,613,072		1.2.1.1.3 Fixed assets revaluation surplus 1.2.1.2 Other disclosed reserves	- 2,878,635	2,719,763	b. Gain (loss) from changes in the value of financial assets								
EARNING ASSET	S QUALI	ry and o	THER INFO	RMATION -	QUARTERL	LY				1.2.1.2.1 Agio 1.2.1.2.2 General reserves	30,000	30,000	measured at fair value through other comprehensive income c. Others	(91,234)	(46,						
	AS OF 30 SE	PT. BANK CTB PTEMBER 2022	C INDONESIA AND 30 SEPTEME	BER 2021						1.2.1.2.3 Previous Years profit/loss	2,749,665	2,686,022	OTHER COMPREHENSIVE INCOME OF THE CURRENT								
						00.0	(i	n million IDR)	1	1.2.1.2.4 Current Year profit/loss 1.2.1.2.5 Fund for paid up capital	98,970	3,741	YEAR - AFTER TAX	(88,535)	(38						
ITEMS	Special	30 Sep 2022 Sub Doub		Tatal	Special	30 Sep 2021 Sub	6.11			1.2.1.2.6 Others 1.2.2 Deduction Factor	(22,288)	(3,343)	TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	10,435	(5,						
Current	Special Mention	Standard Doub	tfull Loss	Total Curren	Special S Mention Star	andard Doubt	full Loss	Total	41	1.2.2.1 Other comprehensive income	(22,288) (22,288)	(3,343)	Current Year Profit or loss - net attributable to: - Owner	98,970	33,						
RELATED PARTIES Placement at other banks 16,15	3	. 1		16,153 19,7	4			- 19,774		1.2.2.1.1 Negative diffrerence due to financial statement translations			- Non controlling interest	-							
a. Rupiah		-		-		-	-			1.2.2.1.2 Potential loss from changes in the value of financial assets measured at			CURRENT YEAR PROFIT (LOSS)-TOTAL	98,970	33,						
b. Foreign currencies 16,15 Spot and derivative receivables	3 -	-		16,153 19,7 - 5		:	-	- 19,774 - 531		fair value through other	(00.000)		Total Current Year Comprehensive Profit (Loss) attributable to: - Owner	10,435	(5,						
a. Rupiah		-		- 5		-	-	- 531		comprehensive income 1.2.2.2 Other disclosed reserves	(22,288)	(3,343)	- Non controlling interest	-							
b. Foreign currencies Securities held	: :	-		-		:	-	: •		1.2.2.2.1 Disagio 1.2.2.2.2 Previous years profit/loss	-		CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL	10,435	(5						
a. Rupiah		-		-	-	-	-			1.2.2.2.3 Current year profit/loss	-		TRANSFER PROFIT (LOSS) TO HEAD OFFICE	•							
b. Foreign currencies Securities sold under agreement to repurchase (repo)	: :	-		-	: :	:	-	: :		1.2.2.2.4 Negative differences between regulatory provision and impairment			DIVIDEND	•							
a. Rupiah				-	-	-	-			of productive asset 1.2.2.2.5 Negative differences on adjustment	-	(3,343)	EARNING PER SHARE (IN RUPIAH UNITS)	•							
b. Foreign currencies Securities purchased under resell agreement (reverse repo)	: :	-		-	: :	:	-			of fair value on financial instrument			STATEMENTS OF FINANCIAL RATIOS CA	LCULATIO	ON -						
a. Rupiah		-								in the trading book 1.2.2.2.6 Required regulatory provision on			QUARTERLY								
b. Foreign currencies Acceptance receivables	: :	-		-	: :	:	-			non productive asset	-			30 Sep 2022	(1						
Loans 6,93	2 -			6,932 8,3	3 -	-	-	- 8,313		1.2.2.2.7 Others 1.3 Non controlling interest			RATIOS Performance Ratio	30 Sep 2022	30 Sep 2						
a. Small and Medium Enterprise (SME) Debtor i. Rupiah	: :	-		-	: :		-	: :		1.4 Deduction factor of Common Equity Tier 1	(108,968)	(59,576)	1. Capital Adequacy Ratio (CAR)	21.77%	24						
ii. Foreign currencies		-				-	-			1.4.1 Deferred tax 1.4.2 Goodwill	(70,839)	(10,598)	 Non performing productive assets and non performing non productive assets to total productive assets and non productive assets 	1,17%							
b. Non SME debtor 6,93 i. Rupiah 6,93			: :	6,932 8,3 6,932 8,3				- 8,313 - 8,313		1.4.3 All other intangible assets 1.4.4 Equity investment which can be calculated as	(38,129)	(48,978)	3. Non performing productive assets to total productive assets	1.17%							
ii. Foreign currencies		-				-	-			deduction factor 1.4.5 Shortfall on the capital of insurance subsidiary	-		Allowance for impairment of financial assets to productive assets Gross NPL	2.99% 2.64%	2						
c. Restructured Loans i. Rupiah	: :	-		-			-			1.4.6 Securitization exposure	-	-	6. Net NPL	0.30%							
ii. Foreign currencies Equity investment	· ·	-	· ·	-	· ·	-	·			1.4.7 Other deduction factor of Tier 1 1.4.7.1 Placement fund for AT 1 Instrument and/	-	-	7. Return on Asset (ROA) 8. Return on Equity (ROE)	0.93% 4.54%	(
Other receivables		-		-	•		-	1		or Tier 2 for another bank 1.4.7.2 Cross-shareholder in another entity acquired	-	-	9. Net Interest Margin (NIM)	3.93%							
Commitment and Contingencies	: :	-	· ·	-		:	-			by the transition of the law, grants, or grants will	-		Operating Expenses to Operating Income (BOPO) Cost to Income Ratio (CIR)	86.20% 63.39%	9 5						
a. Rupian 5. Foreign currencies		-		-	•	-	-	1		1.4.7.3 Exposure which can raise credit risk due to settlement risk - Non Delivery Versus Payment	-	-	12. Loan to Deposit Ratio (LDR)	94.39%	8						
ION RELATED PARTIES	L	I		I					1	1.4.7.4 Exposure of subsidiary which have sharia based activities (if any)	_		Compliance Ratio								
Placement at other banks 669,53 . Rupiah 246,97		-	-	669,539 318,9 246,979 157,3		-	-	- 318,971 - 157,343		2 Additional Tier 1 (AT 1)			1. a. Percentage violation of Legal Lending Limit								
Foreign currencies 422,56	- 0	-		422,560 161,62	8 -	-	-	- 161,628		2.1 Capital instrument which can be calculated as AT-1 2.2 Agio / Disagio	:	:	i. Related parties ii. Non-related parties	0.00%							
bot and derivative receivables 41,46 Rupiah 40,81		-	· ·	41,461 22,69 40,817 22,22			:	- 22,696 - 22,221		2.3 Deduction factor disclose common equity *)	-	-	b. Percentage of lending in excess of the Legal Lending Limit								
Foreign currencies 64	4 -	-		644 4	5 -		-	- 475		2.3.1 Placement fund for AT 1 Instrument and/ or Tier 2 for another bank	-		i. Related parties ii. Non-related parties	0.00%							
ecurities held 3,283,28 Rupiah 3,283,28		-		3,283,282 3,997,70 3,283,282 3,975,10		-		- 3,997,764 - 3,975,160		2.3.2 Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will			2. Reserve requirement	0.0070							
Foreign currencies	1	-		- 22,6		-	-	- 3,975,160		Suplementary Capital (Tier 2)	134,639	- 116,373	 a. Primary reserve requirement rupiah - Daily 	8.18%							
ecurities sold under agreement to repurchase (repo) Rupiah	: :	-	· ·	-	: :		:		"	1 Capital instrument which can be calculated as Tier 2	-		- Average	8.16%							
Foreign currencies		-		-		-	-			2 Agio/Disagio 3 General reserves of required regulatory provision on productive asset			b. Reserve requirement foreign currencies 3. Overall Nett Open Position	4.32% 9.27%							
ecurities purchased under resell agreement (reverse repo) Rupiah	: :	-		- 115,6 - 115,6		-	-	- 115,608 - 115,608		(max. 1,25% of RWA for Credit Risk)	134,639	116,373									
Foreign currencies		-		-		-	-			4 Tier 2 deduction factor 4.1 Sinking Fund	:	-	STATEMENTS OF SPOT AND DERIVATIVE TRANSAC PT. BANK CTBC INDONESIA	TIONS - QU	ARTE						
cceptance receivables 507,15 bans 13,017,20		- 839 51	.019 308,707 1	507,155 309,94 13,673,707 11,320,0		- 65,841 2,0	- 258,85	- 321,667 59 11,739,023		4.2 Placement fund for Instrument Tier 2 for another bank 4.3 Cross-shareholder in another entity acquired by the transition	-		AS OF 30 SEPTEMBER 2022		in milli						
Small and Medium Enterprise (SME) Debtor 3,028,03	5 1,501	-	- 34,295	3,063,831 2,887,4	7 2,875 6	64,373 2,1	- 2,45	53 2,957,138		4.3 Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will	-	-	Notional Purpose	(ir Derivative Receiva	in millio vable &						
i. Rupiah 528,57 ii. Foreign currencies 2,499,46	1 1,501	-	- 2,750	532,822 677,6 2,531,009 2,209,8	7 2,875	- 64,373	- 2,45		TOTA	L CAPITAL	3,032,018	3,002,701	No. TRANSACTIONS Amount Trading Hedging	Receivable	Pay						
Non SME debtor 9,989,17	1 294,435		,019 274,412 1	0,609,876 8,432,5	3 89,432	1,468 2,0	006 256,40	6 8,781,885		30 Sep 2022 30 Sep 2021	30 Sep 2022	30 Sep 2021	A. Related to								
i. Rupiah 6,963,59	1 294,435		,019 115,404 - 159,008	7,425,288 6,217,7	2 89,432		- 86,55	6,480,500		VEIGHTED CAR			Exchange Rate 1. 1. Spot 1,100,891 1,100,891 -	261							
ii. Foreign currencies 3,025,58 Restructured Loans 297,70			,488 171	632,724 179,8	65,456		255 21		ASSET	r (RWA)			2. Forward 422,395 -	6,668							
i. Rupiah 277,68	8 285,273		,488 171	612,709 48,12	2 65,456		255 21	114,396	CRE	EDIT RISK 12,066,694 10,378,463 CET 1 Ratio (%)	20.81%	23.39%	3. Option a. Sold	-							
ii. Foreign currencies 20,01 Equity investment		-		20,015 131,74		-	-	- 131,745		A FOR RKET RISK 431,871 672,780 Tier 1 Ratio (%)	20.81%	23.39%	b. Bought	-							
Other receivables		-	· ·			-	-		RWA	AFOR			5. Swap 3,273,913 3,273,913 -	20,803	1						
Commitment and Contingencies 10,696,93 a. Rupiah 4,173,92	.6 -	-		0,696,931 11,307,4 4,173,926 5,596,8	9 84		-	- 11,315,348 - 5,596,923	OPE	RATIONAL RISK 1,426,818 1,290,240 Tier 2 Ratio (%)	0.97%	0.94%	6. Others	-							
b. Foreign currencies 6,523,00		-		6,523,005 5,710,6		-	-	- 5,718,425	TOT	AL RWA 13,925,383 12,341,483 CAR Ratio (%)	21.77%	24.33%	B. Related to Interest								

		4,173,926 -		-	-	4,173,926		84	-	-	-	5,596,923	TOTAL RWA	13,925,383	12.341.483	CAR Ratio (%)	21.77%	24.33%	В.	Related to Interest							
	b. Foreign currencies	6,523,005 -	-	-	-	6,523,005	5,710,616	7,809	-	-	-	5,718,425	CAPITAL ADEQUACY	13,923,303	12,341,403		21.7770	24.0070		Rate							
1.	OTHER INFORMATION Total guaranteed assets:											-	RATIO (CAR) ACCORDING	9.20%	9.43%	CET 1 FOR BUFFER (%)	12.57%	14.90%	1	Forward Option	-	-	-	-	-		
	a. At Bank Indonesia			· · · · · · · · · · · · · · · · · · ·								CAR RISK PROFILE ALL	CATION		BUFFER REQUIRED PE	RCENTAGE (%)			a. Sold	-	-	-	- 1	-			
	b. At others parties			•								-	Carital Constantion							b. Bought	-	-	-	-	-		
2.	Foreclosed assets	\$905 · · · · · · · · · · · · · · · · · · ·											From CET 1 (%)	8.23%	8.49%	Buffer (%)	0.00%	0.00%	3	Future Swap	-	-	-	-	-		
	ALLOWANCES FOR IMPAIRMENT													0.00%	0.00%	Countercyclical Buffer (%)	0.00%	0.00%	5	Others Others	579.696	579.696	-	- 13.728	15.651		
											(In m	illion IDR)	From Tier 2 (%)	0.97%	0.94%	Capital Surcharge for systematical Bank (%)	0.00%	0.00%	0.	TOTAL	5,376,895	5,376,895	-	41,460	34,592		
					30 Sep 2022				;	30 Sep 2021										071							
No.	ITEMS	ITEMS Impairment Loss Allowance Required Regulatory Impairment Loss Allowance Required Regulatory										Regulatory		COMMISS	SIONERS	5				STA	KEHOLD	ERS					
			Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific	President Commission	nor i l	Chan, Ting-Jeng	(Austin Chan)	Controlling Shareholder -										
1.	Placement at other banks		1,032	-	-	6,857	-	377	-		3,387		Fresident Commissio		onan, mig-Jeng	(Austin Chan)	Controlling Shareholder :										
2.	Spot and derivative receivables			-	-	414	-	-	-	-	230		Commissioner	ung (CC Huang)	ncial Holding Co., Ltd.												
3.	Securities held		80	· -	-	-	-	334	-	-	407						Throug	Through : CTBC Bank Co. Ltd., Taiwan 99%									
4.	Securities sold under repurchase agreement (repo)		-		-	-	-	-	-	-	-	-	Independent Commi	ssioner : I	mbang Jaya Ma	angkuto	Non Ultimate Shareholder through capital market (≥5%) : Nil										
5.	Securities purchased under resell agreement (reverse repo	o)	-	-	-	-	-	-	-	-	1,156	-	Independent Commi	sioner :	Zairvanto Poedii	iatv											
6.	Acceptance receivables		5,366	-	-	4,557	-	3,051	3,892	-	2,897	586			, ,	,	Non Ultimate Shareholder through non capital market (≥5%) : Nil										
7.	Loans		121,014	143,459	319,845	116,380	328,318	137,102	63,219	142,506	102,416	242,072		DIREC	TORS												
8.	Equity investment		-	-	-	-	-	-	-	-	-	-		BIILEO													
	Other receivables		53	7,808	421	14	1,762	-	-	-	-	· ·	President Director	: 1	wan Satawidina	ita	Jakarta, November 9 , 2022										
10.	Commitment and Contingencies		4,197	598	-	6,417	-	4,664	933	-	5,880	391					Directors of PT Bank CTBC Indonesia										
Notes	s:												Deputy President Dir	ector : I	Lai, Pei-Shuo (A	(llen Lai)		, o									
1 T	he presentation of the above Published Financial Statements	ts as at and for the period	ended Septe	mber 30, 202	2 and 2021, a	ire prepared ba	ased on the u	unaudited Fin	ancial Staten	nents of PT E	ank CTBC Ir	donesia. The	Director of Complian	i	Candra Putra			V	' n			/		_ /			
0	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, member of KPMG International with Partner in charge is Kusumaningsih Angkawijaya, CPA, independent auditors, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants, w											ers, member ountants, wit					hum helefulur										
а	an unmodified opinion, as stated in their report dated March 30, 2022, not included in this Publication												Director														
2 T B	2 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 Commercia Bank", Financial Services Authority Regulation No. 37/POJK.03/2019 regarding "Transparency and Published Financial Sank Statements" dated December 20, 2019, Financial Services Authority Regulation No. 34 / POJK. / 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: Respetember 26, 2016.												B Director	: 1	Hu, Shin Ke (Ed	die Hu)	Iwan Satawidinata Lai, Pei-Shuo (Allen Lai)										
3 R A L	Related parties in the Earning Assets Quality Report and Other Authority Regulation Number 38/POJK.03/2019 dated Decemb arge Funds for Commercial Banks.	er Information are presente ber 19, 2019 concerning A	d in accordan mendment to	ce with Bank Financial Ser	Indonesia Re vices Authorit	gulation Numb y Regulation N	er 7/3/PBI/20 lo. 32/POJK/	05 dated Jan 03/2018 conc	uary 20, 2005 erning the Ma	5 as last ame aximum Limit	nded by Final for Loans an	ncial Service d Provision o	Director	: 4	Setio Darmawar	ı	President Director Deputy President Director										
4 T	The exchange rate at September 30, 2022: 1 USD = Rp 15.22	27,50, September 30, 202	1: 14.312,50 a	and December	r 31, 2021: 1 l	JSD = Rp 14.2	52,50																		,		