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STATEMENTS OF FINANCIAL POSITION - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 DECEMBER 2022 AND 31 DECEMBER 2021

		(in million IDR)	
	ITEMS	31 Dec 2022	31 Dec 2021
I.	COMMITMENT RECEIVABLES	2,964,647	4,458,207
1.	Unused borrowing facilities	333,513	1,068,932
2.	Foreign currency positions to be received from spot and derivative / forward transactions	2,618,446	3,336,866
3.	Others	12,688	52,309
II.	COMMITMENT PAYABLES	9,099,199	9,601,451
1.	Undisbursed Credit Line/ Leasing Facilities	7,529,643	9,599,238
a.	Committed	985,839	854,122
b.	Uncommitted	6,543,804	8,745,116
2.	Outstanding Irrevocable L/C	276,277	282,524
3.	Foreign currency positions to be submitted for spot and derivative / forward transactions	1,293,279	3,359,660
4.	Others	-	-
III.	CONTINGENCIES RECEIVABLES	38,919	35,633
1.	Guarantees Received	38,919	35,633
2.	Others	-	-
IV.	CONTINGENCIES PAYABLES	130,988	640,671
1.	Guarantees Issued	130,988	640,671
2.	Others	-	-

No.	ITEMS	31 Dec 2022	31 Dec 2021
OPERATING REVENUES AND EXPENSES			
A. Interest Revenue and Expense			
1.	Interest revenue	1,040,908	1,009,957
2.	Interest expense	(288,948)	(315,979)
	Net Interest Income (Expense)	751,960	693,978
B. Other Operating Revenues and Expenses			
1.	Gain (loss) from increase (decrease) fair value on financial assets	26,552	(25,719)
2.	Gain (loss) from decrease (increase) fair value on financial liabilities	-	-
3.	Gain (loss) on sales of financial assets	29,410	53,173
4.	Gain (loss) on spot and derivatives / forward (realized)	67,500	16,844
5.	Gain (loss) on the investment under equity method	-	(61)
6.	Gain (loss) from translation of foreign currency transactions	(64,824)	34,124
7.	Dividend	-	-
8.	Commissions / provisions / fee and administration	45,048	57,492
9.	Other incomes	90,880	51,184
10.	Impairment loss of financial assets	(221,240)	(342,823)
11.	Loss on operational risk	-	-
12.	Personnel expenses	(364,110)	(331,192)
13.	Promotion expenses	(16,517)	(11,874)
14.	Others expenses	(283,358)	(176,509)
	Other Operating Revenues and Expenses	(690,659)	(675,351)
	OPERATING REVENUES (EXPENSES)	61,301	18,627

CAPITAL ADEQUACY OF COMMERCIAL BANKS CALCULATION REPORT - QUARTERLY			
PT. BANK CTBC INDONESIA			
AS OF 31 DECEMBER 2022 AND 31 DECEMBER 2021			
		(in million ID)	
CAPITAL COMPONENTS		31 Dec 2022	31 Dec 2021
Core Capital (Tier 1)			
1	CET 1	3,261,525	2,886,600
1.1	Common Equity Tier 1 (CET 1)	2,614,500	2,886,600
1.2	Disclosed Reserves	150,000	150,000
1.2.1	Additional Factor	2,821,267	2,786,200
1.2.1.1	Other comprehensive income	-	68,940
1.2.1.1.1	Positive difference due to financial statement translations	-	68,940
1.2.1.1.2	Potential gain from changes in the value of financial assets measured at fair value through other comprehensive income	-	68,940
1.2.1.1.3	Fixed assets liquidation reserve surplus	-	2,717,260
1.2.1.2	Other disclosed reserves	2,821,267	2,717,260
1.2.1.2.1	Agio	-	-
1.2.1.2.2	General reserves	30,000	30,000
1.2.1.2.3	Previous Years profit/loss	2,749,665	2,686,020
1.2.1.2.4	Current Year profit/loss	41,602	1,230
1.2.1.2.5	Fund for paid up capital	-	-
1.2.1.2.6	Others	-	-
1.2.2	Deduction Factor	(13,328)	(13,328)
1.2.2.1	Other comprehensive income	(13,328)	(13,328)
1.2.2.1.1	Negative difference due to financial 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	(13,328)	-
1.2.2.2	Other disclosed reserves	-	-
1.2.2.2.1	Disagio	-	-
1.2.2.2.2	Previous years profit/loss	-	-
1.2.2.2.3	Current year profit/loss	-	-
1.2.2.2.4	Negative differences between regulatory provision and impairment of productive asset	-	-
1.2.2.2.5	Negative differences on adjustment of fair value on financial instrument in the trading book	-	-
1.2.2.2.6	Required regulatory provision on non productive asset	-	-
1.2.2.2.7	Others	-	-
1.3	Non controlling interest	-	-
1.4	Deduction factor of Common Equity Tier 1	(143,439)	(67,550)
1.4.1	Deferred tax	(104,109)	(23,000)
1.4.2	Goodwill	-	-
1.4.3	All other intangible assets	-	-
1.4.4	Equity investment which can be calculated as deduction factor	(39,330)	(44,550)
1.4.5	Shortfall on the capital of insurance subsidiary	-	-
1.4.6	Securitization exposure	-	-
1.4.7	Other deduction factor of Tier 1	-	-
1.4.7.1	Placement fund for AT 1 Instrument and/ or Tier 2 for another bank	-	-
1.4.7.2	Cross-shareholder in another entity acquired by the transaction of the 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 share	-	-

NON OPERATING REVENUES AND EXPENSES			
1.	Gain (loss) on sales of fixed assets	77	8
2.	Other non operating revenues (expense)	(1,161)	(2,101)
	NON OPERATING REVENUES (EXPENSE)	(1,084)	(2,093)
	CURRENT PROFIT (LOSS) BEFORE TAX - NET	60,217	16,534
	Income tax	(18,615)	(8,249)
	a. Current income tax provision	(76,980)	(5,052)
	b. Deferred tax income/expense	58,365	(3,197)
	CURRENT PROFIT (LOSS) AFTER TAX - NET	41,602	8,285
	PROFIT (LOSS) MINORITY INTEREST	-	-
OTHERS COMPREHENSIVE INCOME			
1.	Accounts will not be reclassified to profit or loss	1,634	6,387
	a. Gains from fixed asset revaluation	-	-
	b. Gain (loss) on remeasurement of defined benefit plans	1,634	6,387
	c. Others	-	-
2.	Accounts will be reclassified to profit or loss	(82,275)	(56,619)
	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	(82,275)	(56,619)
	c. Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - AFTER TAX	(80,641)	(50,232)
	TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	(39,039)	(41,947)
	Current Year Profit or loss - net attributable to:		
	- Owner	41,602	8,285
	- Non controlling interest	-	-
	CURRENT YEAR PROFIT (LOSS)-TOTAL	41,602	8,285
	Total Current Year Comprehensive Profit (Loss) attributable to:		
	- Owner	(39,039)	(41,947)
	- Non controlling interest	-	-
	CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL	(39,039)	(41,947)
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-
	DIVIDEND	-	-
	EARNING PER SHARE (IN RUPIAH UNITS)	-	-

STATEMENTS OF FINANCIAL RATIOS CALCULATION - QUARTERLY			
		(in %)	
RATIOS		31 Dec 2022	31 Dec 2021
Performance Ratio			
1.	Capital Adequacy Ratio (CAR)	23.45%	23.88%
2.	Non performing productive assets and non performing non productive assets to total productive assets and non productive assets	1.21%	1.18%
3.	Non performing productive assets to total productive assets	1.21%	1.18%
4.	Allowance for impairment of financial assets to productive assets	3.24%	2.62%
5.	Gross NPL	2.62%	2.51%
6.	Net NPL	0.18%	0.74%
7.	Return on Asset (ROA)	0.31%	0.10%
8.	Return on Equity (ROE)	1.40%	0.29%
9.	Net Interest Margin (NIM)	3.96%	4.07%
10.	Operating Expenses to Operating Income (BOPO)	95.29%	98.48%
11.	Cost to Income Ratio (CIR)	72.50%	60.14%
12.	Loan to Deposit Ratio (LDR)	95.35%	96.47%
Compliance 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		
	-Daily	8.33%	3.62%
	-Average	8.33%	3.07%
	b. Reserve requirement foreign currencies	4.02%	4.07%
3.	Overall Net Open Position	3.56%	2.94%

No.	TRANSACTIONS	Notional Amount	Purpose		Derivative Receivable & Payable	
			Trading	Hedging	Receivable	Payable
A.	Related to Exchange Rate					
1.	Spot	696,170	696,170	-	1,590	1,216
2.	Forward	715,494	715,494	-	3,792	3,453
3.	Option	-	-	-	-	-
a.	Sold	-	-	-	-	-
b.	Bought	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	2,023,775	2,023,775	-	26,038	11,486
6.	Others	-	-	-	-	-
B.	Related to Interest Rate					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
a.	Sold	-	-	-	-	-
b.	Bought	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	436,576	436,576	-	16,710	12,092
	TOTAL	3,872,015	3,872,015	-	48,130	28,247

EARNING ASSETS QUALITY AND OTHER INFORMATION - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 DECEMBER 2022 AND 31 DECEMBER 2021

2 Additional Tier 1 (AT 1)				467,025
2.1 Capital instrument which can be calculated as AT-1				467,025
2.2 Agio / Disagio				-
2.3 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 transition of the law, grants, or grants will				-
Supplementary Capital (Tier 2)				135,820
2 Capital instrument which can be calculated as Tier 2				-
2 Agio/Disagio				-
3 General reserves of required regulatory provision on productive asset (max. 1.25% of RWA for Credit Risk)				135,820
4 Tier 2 deduction factor				122,671
4.1 Sinking Fund				-
4.2 Placement fund for Instrument Tier 2 for another bank				-
4.3 Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will				-
TOTAL CAPITAL				3,417,345
				2,991,221
				31 Dec 2022
				31 Dec 2021
				CAR
				31 Dec 2022
				31 Dec 2021
SK WEIGHTED ASSET (RWA)				CAR
				31 Dec 2022
				31 Dec 2021
RWA FOR CREDIT RISK				CET 1 Ratio (%)
				19.31%
				22.91%
RWA FOR MARKET RISK				Tier 1 Ratio (%)
				22.52%
				22.91%
RWA FOR OPERATIONAL RISK				Tier 2 Ratio (%)
				0.93%
				0.98%
TOTAL RWA				CAR Ratio (%)
				23.45%
				23.88%
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE %				CET 1 FOR BUFFER (%)
				14.25%
				14.45%
CAR RISK PROFILE ALLOCATION				BUFFER REQUIRED PERCENTAGE (%)
				0.00%
				0.00%
From CET 1 (%)				Capital Conservation Buffer (%)
				0.00%
				0.00%
From AT 1 (%)				Countercyclical Buffer (%)
				0.00%
				0.00%
From Tier 2 (%)				Capital Surcharge for systematical Buffer (%)
				0.00%
				0.00%

STAKEHOLDERS	
:	
Holder	: CTBC Financial Holding Co., Ltd.
	: CTBC Bank Co. Ltd., Taiwan 99%
Holder through capital market (≥5%)	: Nil
Holder through non capital market (≥5%)	: Nil

ALLOWANCES FOR IMPAIRMENT

COMMISSIONERS

Notes:

1. The above financial information is prepared based on the financial statements of PT Bank CTBC Indonesia for the years ended December 31, 2022 and December 31, 2021 which were audited by Registered Public Accountants Sidharta Widjaja & Rekan, a member firm of KPMG International (Partner-in-care: Susanto, S.E., CPA) with an unmodified opinion in their report dated March 28, 2023 and March 30, 2022, respectively.
2. The above financial information is prepared to fulfill the financial statements of Circular Letter No. 8/SEO/2020 dated June 30, 2020 regarding "Transparency and Publishing the Financial Statements of the Commercial Bank", Financial Services Authority Regulation No. 37/POJK/2019 regarding "Transparency and Publishing Financial Bank Statements" dated December 20, 2019, Financial Services Authority (POJK) Regulation Number 11/POJK/2020/16, concerning "Minimum Capital Provision Obligations of Commercial Banks" which was amended by Financial Services Authority Regulation (POJK) No. 34/POJK/2021 dated September 22, 2021, and, and the Financial Services Authority Regulation (POJK) No. 34/POJK/2021 dated September 22, 2021.
3. Related parties in the Earning Assets Quality Report and Other information are presented in accordance with Bank Indonesia Regulation Number 73/PBI/2005 dated January 20, 2005 as last amended by Financial Services Authority Regulation Number 38/POJK/2021 dated December 19, 2021 concerning Amendment of Financial Services Authority Regulation Number 32/POJK/2020 concerning the Maximum Limit for Loans and Provision of Funds for Commercial Banks.
4. The exchange rate at December 31, 2022: 1 USD = Rp 15.567.50, December 31, 2021: 1 USD = Rp 14.252.50.

CTBC BANK CO., LTD. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
For the years ended December 31, 2022 and 2021
(Expressed In Thousands of New Taiwan Dollars)

CONSOLIDATED BALANCE SHEETS		
December 31, 2022 and 2021		
(Expressed in Thousands of New Taiwan Dollars)		
	Dec 31, 2022	Dec 31, 2021
Assets	83,113,633	62,158,243
Cash and cash equivalents	496,634,588	359,081,936
Accounts receivable	209,728,802	170,220,830
Investments	232,273,806	284,398,388
Other assets	980,646,900	940,655,340
Total	16,389	262,867
Liabilities	10,141,185	13,602,124
Accounts payable	198,442,073	163,445,740
Other liabilities	1,075,676	1,197,284
Total	3,210,623,468	2,737,050,671
Equity	3,112,237	3,358,588
Share capital	2,196,120	4,355,081
Reserves	41,041,630	41,499,881
Other equity	7,715,109	17,085,800
Total	4,819,069	5,202,962
Total	30,389,881	29,816,831
Total	10,472,858	10,241,592
Total	35,282,300	26,915,295
	5,537,172,734	4,876,152,195
Bank and other banks	97,583,731	54,950,249
Other banks	16,612,984	15,268,978
Investments	71,038,076	45,987,326
Other assets	533,026	1,330
Receivable agreements	133,892,143	92,977,838
Liabilities	87,328,626	76,520,726
Equity	5,401,616	8,305,699
Share capital	4,614,615,333	4,111,584,666
Reserves	55,431,884	59,391,276
Other equity	2,859,611	6,450,956
Total	50,565,409	33,672,608
Total	4,814,272	6,656,595

CTBC BANK CO., LTD. AND SUBSIDIARIES CONSOLIDATED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME For the years ended December 31, 2022 and 2021 (Expressed in Thousands of New Taiwan Dollars, Except for Earnings Per Share)			
	Dec 31, 2022	Dec 31, 2021	
Interest income	105,887,992	72,169,190	
Less: Interest expenses	(30,802,029)	(13,200,421)	
Net interest income	75,085,963	58,968,739	
net non-interest income			
Service fee and commission income	74,748,164	37,022,836	
Gains on financial assets or liabilities measured at fair value through profit or loss	7,598,844	(1,633,641)	
Realized gains on financial assets measured at other comprehensive income	336,496	1,996,030	
Losses on derecognition of financial assets measured at amortized cost	(52,274)	385,025	
Foreign exchange gains	1,737,125	3,719,946	
(Provision for) reversal of impairment losses on assets	(33,131)	3,697	
Proportionate share of gains from associates or joint ventures under equity method	180,227	856,023	
Other net non-interest income	1,624,622	2,255,951	
Gains on investment property	135,227	108,207	
Public-welfare lottery payment	(2,700,000)	(2,700,000)	
Net revenue	116,786,611	104,670,085	
Provision for bad debt expenses, commitment and guarantee liability provision	(8,177,843)	(7,627,241)	
Operating expenses:			
Employee benefits expenses	(32,765,303)	(35,254,345)	
Depreciation and amortization expenses	(7,023,819)	(6,625,545)	
Other general and administrative expenses	(23,362,240)	(20,189,980)	
Total operating expenses	(63,151,163)	(62,069,870)	
Income before tax from continuing operations	47,337,805	34,972,974	
Income tax expenses	8,958,641	5,384,041	
Net income	38,478,964	29,588,933	
net comprehensive income:			
Items that will not be reclassified subsequently to profit or loss			
Remeasurements (losses) gains related to defined benefit plans	408,611	(290,037)	
Changes in designated as financial liabilities measured at fair value through profit or loss attributable to credit risk	2,329,242	33,300	
Unrealized (losses) gains from investments in equity instruments measured at fair value through other comprehensive income	(3,932,920)	1,752,326	
Proportionate share of other comprehensive losses from associates or joint ventures under the equity method	(2,420)	(19,806)	
Less: Income tax related to items that will not be reclassified to profit or loss	(41,440)	(41,440)	
Subtotal	(1,616,504)	1,556,855	
Items that may or may be reclassified subsequently to profit or loss			
Exchange differences of overseas subsidiaries' financial reports translation	6,098,642	(6,957,864)	

CTBC BANK CO., LTD, AND SUBSIDIARIES
Major commitments and contingencies
 (Expressed In Thousands of New Taiwan Dollars)

comprehensive income	(8,448,201)	(3,286,223)
Proportional share of other comprehensive losses from associates or joint ventures under the equity method	(160,287)	(160,287)
Proportional share of other comprehensive losses from associates or joint ventures under the equity method	(231,290)	(231,290)
Less: Income tax related to items that are or may be reclassified to profit or loss	(1,061,481)	(1,061,481)
Subtotal	(2,651,156)	(9,342,752)
Other comprehensive losses (net amount after tax)	(4,267,640)	(7,785,897)
Total comprehensive income	\$4,211,324	\$1,803,036
Net income attributable to:		
Parent company	37,141,880	29,795,588
Non-controlling interest	1,337,084	(206,635)
	38,478,964	29,588,953
comprehensive income attributable to:		
Parent company	32,931,107	22,179,018
Non-controlling interest	1,280,217	(375,982)
	34,211,324	21,803,036
Earnings per share (unit: NT dollars)	2.51	2.01