



HEAD OFFICE	: JAKARTA	: Tamara Center Lt 15-17, Jl. Jend. Sudirman Kav 24, Jakarta 12920 - Indonesia. Tel. (021) 2557-8787 (Hunting). (021) 520-6780
BRANCH	: BANDUNG	: Jl. Jend. Gatot Subroto no. 17, Bandung 40262 - Indonesia. Tel. (022) 730-5900, Fax (022) 730-8878. (022) 731-6888
	: SURABAYA	: Wisma Indotek (Ex Wisma Darmasari), Lt 6, Jl. Panglima Sudirman 101-103, Surabaya 60271 - Indonesia. Tel. (031) 534-8008, Fax (031) 534-8008
SUB-BRANCH	: BANGKALUNG	: Komplek Ruko Dago No. 58, Bandung 40135 - Indonesia. Tel. (021) 8990-6888
	: CIKARANG	: Komplek Ruko Union Ekosia No. 2, J.I. M.H. Thamrin - 1, Pulut Cikarang, Bekasi 17560 - Indonesia. Tel. (021) 8990-6688, Fax (021) 8990-6688
	: KELAPA GADING	: Jl. Boulevard Barat Raya, Blok XC No. 9-12, Kelapa Gading, Jakarta 14240 - Indonesia. Tel. (021) 4587-7078, Fax (021) 4587-7077
	: MANGROVA DUA	: Ruko Bakti, Jl. Testile Blok C4 No. 2, Jl. M. Yamin, Bekasi 17560 - Indonesia. Tel. (021) 8990-6688, Fax (021) 8990-6688
	: PLUJANG	: Ruko CBD Pluit Blok S/11, Jl. XC No. 9-12, Kelapa Gading, Jakarta 14240 - Indonesia. Tel. (021) 6697-3100, Fax (021) 6697-3141
PURI KENCANA	: SURABAYA	: Grand Puri Niaga Blok K6 Unit 1A - 1B, Jl. Puri Kencana, Jakarta 16110. Tel. (021) 5835-0565, Fax (021) 5835-1501
PURIPINANG	: KARAWANG	: Puripinang Golf S/2 No. 20 - 21, Jl. Puripinang Golf S/2 No. 20, Karawang 40126 - Indonesia. Tel. (021) 732-2266
TANGERANG	: KARAWANG	: Karawang Office Blok, Puri Pinang Blok No. 19, Pulut Karawang 1200, Tangerang 18111 - Indonesia. Tel. (021) 5576-4558, Fax (021) 5576-4556

AS OF 30 SEPTEMBER 2023 AND 30 SEPTEMBER 2022			
		(in million IDR)	
No.	ITEMS	30 Sep 2023	30 Sep 2022
OPERATING REVENUES AND EXPENSES			
A. Interest Revenue and Expense			
1.	Interest revenue	1,024,424	749,030
2.	Interest expense	(385,340)	(200,024)
	Net Interest Income (Expense)	639,084	549,006
B. Other Operating Revenues and Expenses			
1.	Gain (loss) from increase (decrease) fair value on financial assets	(27,410)	8,930
2.	Gain (loss) from decrease (increase) fair value on financial liabilities	-	-
3.	Gain (loss) on sales of financial assets	20,882	26,048
4.	Gain (loss) on spot and derivatives / forward (realised)	28,256	50,709
5.	Gain (loss) on the investment under equity method	-	-
6.	Gain (loss) from translation of foreign currency transactions	6,529	(54,171)
7.	Dividend	-	-
8.	Commissions / provisions / fee and administration	34,279	34,958
9.	Other incomes	33,385	85,199
10.	Impairment loss of financial assets	(104,374)	(154,758)
11.	Loss on operational risk	-	-
12.	Personnel expenses	(302,635)	(257,730)
13.	Promotion expenses	(13,040)	(11,958)
14.	Others expenses	(153,625)	(144,471)
	Other Operating Revenues and Expenses	(478,751)	(417,244)
	OPERATING REVENUES (EXPENSES)	160,333	131,762

NON OPERATING REVENUES AND EXPENSES			
1.	Gain (loss) on sales of fixed assets	48	77
2.	Other non operating revenues (expense)	26	(626)
	NON OPERATING REVENUES (EXPENSE)	74	(749)
	CURRENT PROFIT (LOSS) BEFORE TAX - NET	160,407	131,113
	Income tax	(37,723)	(32,143)
a.	Current income tax provision	(66,445)	(55,010)
b.	Deferred tax income/expense	28,722	22,867
	CURRENT PROFIT (LOSS) AFTER TAX - NET	122,684	98,970
	PROFIT (LOSS) MINORITY INTEREST	-	-
OTHERS COMPREHENSIVE INCOME			
1.	Accounts will not be reclassified to profit or loss	(3,102)	2,699
a.	Gains from fixed asset revaluation	-	-
b.	Gain (loss) on remeasurement on defined benefit plans	(3,102)	2,699
c.	Others	-	-
2.	Accounts will be reclassified to profit or loss	(3,777)	(91,234)
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	(3,777)	(91,234)
c.	Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - AFTER TAX	(6,879)	(88,535)
	TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	115,805	10,435
	Current Year Profit or loss - net attributable to:		
	- Owner	122,684	98,970
	- Non-controlling interest	-	-
	CURRENT YEAR PROFIT (LOSS)-TOTAL	122,684	98,970
	Total Current Year Comprehensive Profit (Loss) attributable to:		
	- Owner	115,805	10,435
	- Non controlling interest	-	-
	CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL	115,805	10,435
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-
	DIVIDEND	-	-
	EARNING PER SHARE (IN RUPIAH UNITS)	-	-

RATIOS		30 Sep 2023	30 Sep 2022	(in %)
Performance Ratio				
1.	Capital Adequacy Ratio (CAR)	27.82%	21.77%	
2.	Non performing productive assets and non performing non productive assets to total productive assets and non productive assets	1.02%	1.17%	
3.	Non performing productive assets to total productive assets	1.02%	1.17%	
4.	Allowance for impairment of financial assets to productive assets	3.54%	2.99%	
5.	Gross NPL	2.35%	2.64%	
6.	Net NPL	0.13%	0.30%	
7.	Return on Asset (ROA)	1.04%	0.93%	
8.	Return on Equity (ROE)	4.89%	4.54%	
9.	Net Interest Margin (NIM)	4.15%	3.93%	
10.	Operating Expenses to Operating Income (BOPO)	86.02%	86.20%	
11.	Cost to Income Ratio (CIR)	63.49%	63.39%	
12.	Loan to Deposit Ratio (LDR)	87.86%	94.39%	
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	8.64%	8.18%	
	- Average	8.65%	8.16%	
	b. Reserve requirement foreign currencies	4.63%	4.32%	
3.	Overall Net Open Position	3.35%	9.27%	

(in million IDR)						
No.	TRANSACTIONS	Notional Amount	Purpose		Derivative Receivable & Payable	
			Trading	Hedging	Receivable Payable	
A.	Related to Exchange Rate					
1.	Spot	799,762	799,762	-	1,213	1,537
2.	Forward	625,897	625,897	-	5,295	2,448
3.	Option	-	-	-	-	-
4.	a. Sold	-	-	-	-	-
5.	b. Bought	-	-	-	-	-
6.	Future	-	-	-	-	-
7.	Swap	1,441,997	1,441,997	-	2,967	2,607
8.	Others	-	-	-	-	-
B.	Related to Interest Rate					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
3.	a. Sold	-	-	-	-	-
4.	b. Bought	-	-	-	-	-
5.	Future	-	-	-	-	-
6.	Swap	-	-	-	-	-
7.	Others	-	-	-	-	-
C.	TOTAL	1,031,235	1,031,235	-	11,521	8,383
	TOTAL	3,898,891	3,898,891	-	20,996	14,975


STAKEHOLDERS


Controlling Shareholder :	
Ultimate Shareholder	: CTBC Financial Holding Co., Ltd.
Through	: CTBC Bank Co. Ltd., Taiwan 99%
Non Ultimate Shareholder through capital market (≥5%)	: Nil
Non Ultimate Shareholder through non capital market (≥5%)	: Nil

President Director	: Iwan Satawidinata
Deputy President Director	: Lai, Pei-Shuo (Allen Lai)
Director of Compliance	: Candra Putra
Director	: Liliana
Director	: Hu, Shin Ke (Eddie Hu)
Director	: Setio Darmawan

Jakarta, November 8, 2023

Directors of PT Bank CTBC Indonesia


Iwan Satawidinata
President Director


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