

ASSETS

Securities held

9. Loans

10. Sharia financing

12. Other Financial Assets

a. Securities held

b. Loans

c. Others

15. Fixed assets

Intangible assets

a. Abandoned property

b. Foreclosed assets

Other asset

TOTAL ASSETS

RELATED PARTIES Placement at other bank

a. Rupiah
b. Foreign currencies

a. Rupiah

a. Rupiah b. Foreign currencies

Spot and derivative receivable a. Rupiah b. Foreign currencies Securities held a. Rupiah
 b. Foreign currencies

Securities sold under agreement to repurchase (repo)

b. Foreign currencies
 Securities purchased under resell agreement (reverse repo

Loans
a. Small and Medium Enterprise (SME) Debtor

i. Rupiahii. Foreign currencies b. Non SME debtor

 i. Rupiah
 ii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencie Equity investment Other receivables Commitment and Contingencies a. Rupiah II NON RELATED PARTIES

Placement at other banks a. Rupiah

Spot and derivative receivables a. Rupiah b. Foreign currencies

Securities sold under agreement to repurchase (repo) a. Rupiah

Securities purchased under resell agreement (reverse rep

a. Small and Medium Enterprise (SME) Debtor

b. Foreign currencies

Securities held

b. Foreign currencies

a. Rupiah
 b. Foreign currencies

Acceptance receivables

i. Rupiahii. Foreign currencies

Foreign currencies
 Restructured Loans
 Rupiah
 Foreign currencies

b. Non SME debtor

i. Rupiah

Equity investment Other receivables

a. Rupiah
 b. Foreign currencies

III. OTHER INFORMATION

b. At others parties Foreclosed assets

a. Rupiah

d. Interbranch asset accounts

Placement at Bank Indonesia

Placement at other banks

4. Spot and derivative receivables

Acceptance receivables

Securities purchased under resell agreement (reverse repo)

Allowance for impairment losses on financial assets -/-

Accumulated amortization of intangible assets -/-

Accumulated depreciation of fixed assets -/-

30 Sep 2023 31 Dec 2022 No.

46,700

1,594,036

358,081

20.996

5,197,834

208,949

14.450.311

156,596

772,325

749,176

23,149

224,010

188,437

217,634

171,470

5,264

5,264

234,905

6,07

6,07

6.839

229,44

122,56

5,197,83

5.197.83

208,94

401,747

399,637

399,637

375,822 375,822

2,295

2,295

2,295

52,025

50,281

50,281

3,702,78

1.945.30

11,757,47

7,785,75

3.971.71

247,21

6,409,139

STATEMENTS OF FINANCIAL POSITION - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 30 SEPTEMBER 2023 AND 31 DECEMBER 2022

65,743

1,552,036

533,935

48.130

3,605,795

468,336

381,771

448,035

119,353

679,274

655,633

23,641

215,372

176,042

213,088

155,305

3,590

3,590

168,178

30 Sep 2023

13.935.274

ITEMS

LIABILITIES AND EQUITY LIABILITIES

Deposits from Bank Indonesia Deposits from others banks

Interbranch Liabilities Accounts Other Liabilities

Securities sold under repurchase agreement (repo)

Savings deposits

Electronic money

Derivatives payables

Acceptance payables

Securities Issued

Security deposits

Minority interest TOTAL LIABILITIES

EQUITY

a. Agio b. Disagio -/-

d. Others

b Loss -/-

Reserves a. General reserve

b. Specific reserves

a. Previous years

. Dividen paid -/

TOTAL EQUITY

21,583,090 20,748,015 TOTAL LIABILITIES AND EQUITY

EARNING ASSETS QUALITY AND OTHER INFORMATION - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 30 SEPTEMBER 2023 AND 30 SEPTEMBER 2022

Sub Standard Doubtfull Loss

h Current yea

Paid in capital

a. Authorized capital

. Unpaid in Capital -/c. Repurchase Capital (treasury stock) -/-

Additional Paid in Capital

. Funds for paid-up capital

Other comprehensive Income (Expense)

TOTAL EQUITY ATTRIBUTABLE TO OWNER

Total

6,073

Current Special Mention

16,153

669,539

246,979

422,560

3,283,282

3,283,282

13,017,206

3.028.035

528,571 2,499,464

9,989,171

6,963,591

3,025,58

297,703 277,688

20,015

295,936

294,435

294,435

285,273 285,273

839

839

51,019

51,019

51,019

229,447

122,561

5,197,834

5,197,834

208,949

1,954,680 481,629 1,473,051

12,488,792

8,355,690

4,133,102 752,680 505,470

247,210

4,906,005 4,173,926 6,409,139 6,523,005

284,623 14,443,472

5,517

279,106

117,723

HEAD OFFICE BRANCH SUB-BRANCH

30 Sep 2023 31 Dec

554,146 9,626,832

1,021,266

463.650

23,20

312,323

18.490.872

150,000

200.000

2,913,95

2,791,267

3,092,218

3.092.218

30 Sep 2022

Sub Standard Doubtfull

122.684

JAKARTA BANDUNG KELAPA GADING MANGGA DUA

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) 730-6878, (022) 731-6888

Wisma Intiliand (Ex Wisma Darmala), Lt. 6, Jl. Panglima Sudirman 101-103, Surabaya 60271 - Indonesia, Telp. (021) 534-8008, Fax (031) 534-8007

Jl. Ir. H. Juanda (Dago) No. 56, Bandung 40115- Indonesia, Telp. (022) 421-8708, Fax (022) 426-501

Komplek Ruko Union Blok A No. 2, Jl. M. H. Tharmin - Lippo Cikarang, Bekasi 17550 - Indonesia, Telp. (021) 8990-6888, Fax (021) 8990-6868

Jl. Boulevard Barar Raya, Blok X Co 9 No. 1-2, Kelapa Gading, Jakarta 14420 - Indonesia, Telp. (021) 4897-7078, Fax (021) 4887-7077

Komplek Ruko Textile Blok E4 No. 2, Jl. Mangga Dua Raya, Jakarta 14430 - Indonesia, Telp. (021) 6887-7018, Fax (021) 611-5056

Ruko CSD Pluti Blok Sf1 Jl., Pluti Selatar Raya, Jakarta 14450 - Indonesia, Telp. (021) 6667-3401, Fax (021) 6667-3401

Grand Puri Niaga Blok K6 Unit 14 - 18, Jl. Puri Kencana, Jakarta 11610, Telp. (021) 5335-0565, Fax (021) 535-5501

Ruko Bukit Darmo Golf E9 No. 20 – 21, Bukit Darmo Boulevard, Surabaya 60226 - Indonesia, Telp. (031) 732-2227, Fax (031) 732-2266

Karawaci Office Park, Ruko Pinangsia Blok M No. 19, Lippo Karawaci 1200, Tangerang 15811 - Indonesia, (021) 5576-4558, Fax (021) 5576-4558

				SURABAYA TANGERAN	NG : Kara	vaci Office Park, Ru	ko Pinangsia Bl	lok M No. 19, Li	ppo Ka	, Surabaya 60226 - I rawaci 1200, Tanger	ang 15811 - Ind	lonesia, (021) 5	576-4558, Fax	(021) 5576-455	=
STATEMENTS OF COMMITMENTS AND CONTINGEN PT. BANK CTBC INDONESIA AS OF 30 SEPTEMBER 2023 AND 31 DECEMBE					ER 2022	(in million IDR)		COMPI	ARTERLY						
p 2023 3	1 Dec 2022	No.	COMMITMEN	T RECEIVABLES	ITEMS S		30 Sep 2023 4,640,076	31 Dec 2022 2,964,647	No.	AS U	F 30 SEPTEME		J 30 SEPTEME	30 Sep 2023	in million IDR) 30 Sep 2022
265,527	6,326,241			rowing facilities			1,777,325	333,513		RATING REVENUES				30 3ep 2023	30 Зер 2022
554,146	639,409			rency positions to erivative / forward		n	2,858,950	2,618,446	A. I	nterest Revenue and	Expense				
526,832	7,649,175		3. Others	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	i tranodottorio		3,801	12,688	1.	Interest revenue Interest expense				1,024,424 (385,340)	749,030 (200,024)
- 021,266	251,023	II.	COMMITMEN	T PAYABLES			11,186,625	9,099,199		Net Interest Income	· · · ·			639,084	549,006
14,975	28,247		Undisburse a. Committe	d Credit Line/ Lea	asing Facilities		9,913,945	7,529,643 985,839	B. C	Other Operating Reve			ncial assets	(27,410)	8,930
208,949	442,396 448,035		b. Uncomm				1,556,185 8,357,760	6,543,804	2.	Gain (loss) from dec	rease (increase)	fair value on fina		20,882	26,048
463,650	1,635,304		,	g Irrevocable L/C		anat and	228,974	276,277	4. 5.	Gain (loss) on spot a	and derivatives / f	forward (realised))	27,258	50,709
23,204	74,951			forward transacti		spot and	1,043,706	1,293,279	6.	Gain (loss) on the in Gain (loss) from tran			ctions	6,529	(54,171)
312,323	276,820		4. Others				-	-	7. 8.	Dividend Commissions / provi	isions / fee and a	dministration		34,279	34,958
490,872	17,771,601	III.		CIES RECEIVAB	LES		320,691	38,919	9. 10.	Other incomes Impairment loss of fi	nancial assets			33,385 (104,374)	85,199 (154,758)
,	.,,		Guarantees Others	Received			320,691	38,919	11. 12.	Loss on operational Personnel expenses				(302,635)	(257,730)
150,000 200,000	150,000 200,000	IV.	CONTINGEN	CIES PAYABLES	ŀ		128,519	130,988	13. 14.	Promotion expenses Others expenses	3			(13,040) (153,625)	(11,958) (144,471)
50,000	50,000		1. Guarantees	s Issued			128,519	130,988		Other Operating Re				(478,751)	(417,244)
-			2. Others				-	-	NON	OPERATING REVEN				160,333	131,762
-						F COMMER ORT - QUA		NKS	1.	Gain (loss) on sales	of fixed assets			48	77
-				Р	T. BANK CTE	C INDONESIA			2.	Other non operating NON OPERATING F				26 74	(726) (649)
(1,733)	5,147					AND 30 SEPTEMB		(in million IDR)		CURRENT PROFIT	(LOSS) BEFORI	E TAX - NET		160,407 (37,723)	131,113 (32,143)
15,372 17,105	18,475 13,328		Core Capital (COMPONENTS		30 Sep 2023 3,370,144	30 Sep 2022 2,897,379		a. Current income ta b. Deferred tax incor				(66,445) 28,722	(55,010) 22,867
30,000 30,000	30,000 30,000	ľ	1 CET 1				2,906,494	2,897,379		CURRENT PROFIT	(LOSS) AFTER			122,684	98,970
-	-		1.2 Disclo	on Equity Tier 1 sed Reserves	(CET 1)		150,000 2,926,846	150,000 2,856,347	071	PROFIT (LOSS) MIN		ST		-	-
913,951 791,267	2,791,267 2,749,665			Additional Factor 1.2.1.1 Other co			2,943,951	2,878,635	1.	Accounts will not b		profit or loss		(3,102)	2,699
122,684	41,602			1.2.1.1.1	 Positive differer statement trans 	ce due to financial ations			"	a. Gains from fixed a b. Gain (loss) on ren	asset revaluation		olans	(3,102)	2,699
092,218	2,976,414			1.2.1.1.2	2 Potential gain fr	om changes in the il assets measured at				c. Others				-	-
092,218	2,976,414				fair value throug comprehensive	h other			2.	Accounts will be re a. Gain (loss) on adj	justments due to		ancial	(3,777)	(91,234)
583,090	20,748,015			1.2.1.1.3 1.2.1.2 Other dis	3 Fixed assets re		2,943,951	2,878,635		statements in fore b. Gain (loss) from o	eign currencies			-	-
				1.2.1.2.1		s	30,000	30,000		measured at fair c. Others				(3,777)	(91,234)
	million IDR)			1.2.1.2.3	Previous Years Current Year pr	profit/loss	2,791,267 122,684	2,749,665 98,970		OTHER COMPREH		OF THE CURR	ENT		
(111)	on iok)			1.2.1.2.5	5 Fund for paid up 6 Others		-	-		YEAR - AFTER TAX TOTAL - CURRE		PREHENSIVE P	ROFIT (LOSS)	(6,879) 115,805	(88,535) 10,435
Loss	Total			Deduction Factor		me	(17,105) (17,105)	(22,288) (22,288)		Current Year Profit			(2000)	110,000	10,400
	40.450					ence due to financial	(11,100)	(22,200)		- Owner - Non controlling i	interest			122,684	98,970
	16,153			1.2.2.1.2	2 Potential loss fr	om changes in the				CURRENT YEAR	PROFIT (LOSS)-TOTAL		122,684	98,970
	16,153				fair value throug	h other	(17,105)	(22,288)		- Owner	Comprehensive	Profit (Loss) att	tributable to:	115,805	10,435
	:			1.2.2.2 Other di		illoonie	(17,100)	(22,200)		- Non controlling i		PIVE BROEIT (I	OCC TOTAL	115,805	10,435
				1.2.2.2.2	2 Previous years 3 Current year pro					TRANSFER PROFIT			.033) - TOTAL	- 113,003	- 10,435
					4 Negative differe					DIVIDEND					-
-	:			1000	of productive as		-	-		EARNING PER SHA	ARE (IN RUPIAH	UNITS)		-	
	:			1.2.2.2.5	of fair value on in the trading bo	inancial instrument				STATEMEN	TS OF FIN	IANCIAL F	RATIOS C	ALCULATI	ON -
-	6,932			1.2.2.2.6	tory provision on asset	:				RLY		(in %)			
				1.2.2.2.7	35561				RATIOS					30 Sep 2022	
			Non controlling interest Deduction factor of Common Equity Tier 1 1.4.1 Deferred tax 1.4.2 Goodwill				(170,352) (134,772)	(108,968)		formance Ratio Capital Adequacy Ra	atio (CAR)		27.82%	21.77%	
								(70,839)	2.	Non performing prod	1.02%	1.17%			
	6,932 6,932			All other intangible assets Equity investment which can be calculated as deduction factor Shortfall on the capital of insurance subsidiary			(35,580)	(38,129)	3.						1.17%
	:		1.4.5						4. 5.	Allowance for impair Gross NPL	3.54% 2.35%	2.99% 2.64%			
			1.4.6 Securitization exposure 1.4.7 Other deduction factor of Tier 1				:	- :	6. 7.	Net NPL Return on Asset (RO	0.13% 1.04%	0.30% 0.93%			
				1.4.7.1 Placement fund for AT 1 Instrument and/ or Tier 2 for another bank					8. 9.	Return on Equity (ROE) Net Interest Margin (NIM)				4.89% 4.15%	4.54% 3.93%
						ner entity acquired grants, or grants will			10.	Operating Expenses	to Operating Inc	ome (BOPO)		86.02%	86.20%
	:			1.4.7.3 Exposur	re which can raise				11. 12.	Cost to Income Ratio				63.49% 87.86%	63.39% 94.39%
				1.4.7.4 Exposur	re of subsidiary wh ctivities (if any)				Con	npliance Ratio					
	669,539 246,979		2 Additional 7			as AT-1	463,650 463,650		1.	a. Percentage violati i. Related parties		ling Limit		0.00%	0.00%
	422,560 41,461		2.2 Agio / I				-103,000			ii. Non-related pa	rties	the Legal Land	na Limit	0.00%	0.00%
	40,817 644			Placement fund for for another bank						 Related parties 	3	Legai Lendir	.g Luille	0.00%	0.00%
-	3,283,282 3,283,282			Cross-shareholde transition of the la					2.	ii. Non-related pa Reserve requirement	t			0.00%	0.00%
-	- 0,203,282	п		Capital (Tier 2)	arr, grants, of gran	WIII	132,095	134,639		Primary reserve re Daily	equirement rupial	h		8.64%	8.18%
	:		1 Capital instru	ument which can b	be calculated as Ti	er 2	-	-		- Average b. Reserve requirem	ent foreign curre	ncies		8.65% 4.63%	8.16% 4.32%
-	-			erves of required r		on productive asset	132,095	134,639	3.	Overall Nett Open Po				4.63% 3.35%	9.27%
-	:		4 Tier 2 deduc		. ruonj		132,095	134,039	STA	ATEMENTS OF	SPOT AND	DERIVATIVI	E TRANSA	CTIONS - QL	JARTER <u>LY</u>
300 707	507,155			nent fund for Instru		nent Tier 2 for another bank					PT. BA AS OI	ANK CTBC IN F 30 SEPTEME	DONESIA BER 2023		
308,707 34,295	13,673,707 3,063,831		of the l	shareholder in and aw, grants, or grar	nother entity acquired by the transition ants will			-	No	TRANSACTIONS	Notional	Notional Purpose			in million IDR) vable & Payable
2,750 31,545	532,822 2,531,009	TOT	AL CAPITAL				3,502,239	3,032,018	No.	Related to	Amount	Trading	Hedging	Receivable	Payable
274,412 115,404	10,609,876 7,425,288	Dien	WEIGHTED	30 Sep 2023	30 Sep 2022	CAR	30 Sep 2023	30 Sep 2022		Exchange Rate					
159,008 171	3,184,588 632,724	ASSE	T (RWA)			VAN			1. 2.	Spot Forward	799,762 625,897	799,762 625,897		1,213 5,295	1,537 2,448
171	612,709	CR	A FOR Edit risk	11,186,220	12,066,694	CET 1 Ratio (%)	23.09%	20.81%	3.	Option a. Sold		:		:	
-	20,015		A FOR RKET RISK	554,239	431,871	Tier 1 Ratio (%)	26.77%	20.81%	4.	b. Bought Future		-	-	:	
	10,696,931	RW	A FOR ERATIONAL RISK	847,212	1,426,818	Tier 2 Ratio (%)	1.05%	0.97%	5.	Swap Others	1,441,997	1,441,997	-	2,967	2,607
-	4,173,926 6,523,005		FAL RWA	12,587,671	13,925,383	CAR Ratio (%)	27.82%	21.77%	В.	Related to Interest			-		
		CAPIT	AL ADEQUACY (CAR) ACCORDING	9.11%	9.20%	CET 1 FOR	18.59%	12.57%	1	Rate Forward	-		-	-	-
	:	TO RI	SK PROFILE %		J.20 /6	BUFFER (%) BUFFER REQUIRED PER			2	Option a. Sold			-	:	
	:		m CET 1 (%)	4,50%	8,23%	Capital Conservation			3	b. Bought Future			-	:	:
						Buffer (%) Countercyclical	0.00%	0.00%	4 5	Swap Others	-		-	-	-
			m AT 1 (%)	3.68%	0.00%	Buffer (%) Capital Surcharge for	0.00%	0.00%	C.	Others	1,031,235	1,031,235		11,521	8,383
(In m	nillion IDR)	Fro	m Tier 2 (%)	0.93%	0.97%	systematical Bank (%)	0.00%	0.00%		TOTAL	3,898,891	3,898,891		20,996	14,975
Required	Regulatory		(COMMISS	SIONERS					STA	KEHOLD	ERS			
General	Specific	Pres	ident Commissio	oner : (Chan, Ting-Jeng	Austin Chan)	Controlling	Shareholder :							
6,857 414	:	Com	missioner		Huang, Chih-Chu			ate Sharehold		: CTBC Final	ncial Holding	Co., Ltd.			
	-	1 "					Throu	ıah		· CTBC Bank	k Co. I td. Tai	wan 99%			

ALLOWANCES FOR IMPAIRMENT												
(In million IDR)												
				30 Sep 2023			30 Sep 2022					
No.	ITEMS		Impairment Loss Allowance			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	485		-	3,581	-	1,032	-		6,857	-	
2.	Spot and derivative receivables	-	-	-	210	-	-	-	-	414	-	
3.	Securities held	-	-	-	-	-	80	-	-	-	-	
4.	Securities sold under repurchase agreement (repo)		-	-	-	-	-	-	-	-	-	
5.	Securities purchased under resell agreement (reverse repo)		-	-	-	-	-	-	-	-	-	
6.	Acceptance receivables	3,390	-	-	1,816	-	5,366	-	-	4,557	-	
7.	Loans	122,462	307,032	319,682	123,274	316,273	121,014	143,459	319,845	116,380	328,318	
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	
9.	Other receivables	-	17,894	1,381	43	2,599	53	7,808	421	14	1,762	
10.	Commitment and Contingencies	4,015	213	-	3,171	48	4,197	598	-	6,417	-	

Notes:
The presentation of the above Published Financial Statements as at and for the period ended September 30, 2023 and 2022, are prepared based on the unaudited Financial Statements of PT Bank CTBC Indonesia. The Financial Statements as at December 31, 2022, 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 the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the State of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accounting Firm of Siddharta Widjaja & Partners, members of the Public Accountants, with an unmod

Huang, Chih-Chung (CC Huang)

: Zairyanto Poedjiaty DIRECTORS

: Lai, Pei-Shuo (Allen Lai) Deputy President Director Director of Compliance : Candra Putra Director : Liliana

: Hu, Shin Ke (Eddie Hu)

: Setio Darmawan

Director

Directors of PT Bank CTBC Indonesia President Director

Non Ultimate Shareholder through capital market (≥5%)

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

: CTBC Bank Co. Ltd., Taiwan 99%

Jakarta, November 8, 2023

: Nil

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