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|               |  |
|---------------|--|
| JAKARTA       | Tamara Center 12, 15-17, JI. Jend. Sudirman Kav. 24, Jakarta 12920 - Indonesia, Tel (021) 2557-8787 (Hunting), (021) 520-6780                              |
| BANDUNG       | JI. Jend. Gatot Subroto No. 17, Bandung 40262 - Indonesia, Tel (022) 730-5900, Fax (022) 730-8878, (022) 731-6888  |
| Bandung       | Wisma Indraloka (Ex Wisma Nandana), Jl. 6, Panglima Sudirman 101-10, Bandung 40132 - Indonesia, Tel (022) 534-8008, Fax (022) 534-8008, Fax (022) 534-8008 |
| BANDUNG       | Wisma Indraloka (Ex Wisma Nandana), Jl. 6, Panglima Sudirman 101-10, Bandung 40132 - Indonesia, Tel (022) 534-8008, Fax (022) 534-8008                     |
| Cikarang      | Komplek Ruko Union Blok A No. 2, JI. M. H. Thamrin - Lippo Cikarang, Bekasi 17550 - Indonesia, Tel (021) 8990-6688, Fax (021) 8990-6888                    |
| GLADAG GADING | JI. Boulevard Barat Blok, Plc X09 No. 12, Kelapa Gading, Jakarta 14240 - Indonesia, Tel (021) 4587-7078, Fax (021) 4587-7077                               |
| GLADAG GADING | JI. Boulevard Barat Blok, Plc X09 No. 12, Kelapa Gading, Jakarta 14240 - Indonesia, Tel (021) 4587-7078, Fax (021) 4587-7077                               |
| KLIA          | Ruko BCD Plaza Blok S/11, JI. Puteri Selatraya, Jakarta 14450 - Indonesia, Tel (021) 6667-3100, Fax (021) 6667-3411  |
| PURI KENCANA  | Grand Puri Naga Blok K6 Unit 1A - 1B, Jl. Puri Kencana, Jakarta 16110, Tel (021) 5835-0565, Fax (021) 5835-1501  |
| RAJAWATI      | Permata Rajawati Blok K6 Unit 1A - 1B, Jl. Puri Kencana, Jakarta 16110, Tel (021) 5835-0565, Fax (021) 5835-1501   |
| TANGERANG     | Karawaci Office Park, Ruko Pinangsih Blok No. 19, Lippo Karawaci 12000, Tangerang 15811 - Indonesia, Tel (021) 5576-4558, Fax (021) 5576-4558              |

| STATEMENTS OF FINANCIAL POSITION - QUARTERLY      |  |             |             |                                    |   |             |             |
|---|--|-------------|-------------|------------------------------------|---|-------------|-------------|
| PT. BANK CTBC INDONESIA                           |  |             |             |                                    |   |             |             |
| AS OF 31 DECEMBER 2023 AND 31 DECEMBER 2022       |  |             |             |                                    |   |             |             |
| (in million IDR)                                  |  |             |             |                                    |   |             |             |
| No.   | ITEMS  | 31 Dec 2023 | 31 Dec 2022 | No.                                | ITEMS   | 31 Dec 2023 | 31 Dec 2022 |
| ASSETS  |  |             |             | LIABILITIES AND EQUITY             |   |             |             |
| 1.  | Cash   | 61,108      | 65,743      | LIABILITIES                        |   |             |             |
| 2.  | Placement at Bank Indonesia                                | 1,676,061   | 1,552,036   | 1.                                 | Demand deposits                                   | 6,315,896   | 6,326,241   |
| 3.  | Placement at other banks                                   | 538,661     | 533,935     | 2.                                 | Savings deposits                                  | 512,651     | 639,409     |
| 4.  | Spot and derivative receivables                            | 19,120      | 48,130      | 3.                                 | Time deposits                                     | 9,869,268   | 7,649,175   |
| 5.  | Securities held  | 4,365,910   | 3,605,795   | 4.                                 | Electronic money                                  | -           | -           |
| 6.  | Securities sold under repurchase agreement (repo)          | 713,854     | 468,336     | 5.                                 | Deposits from Bank Indonesia                      | -           | -           |
| 7.  | Securities purchased under resell agreement (reverse repo) | -           | 381,771     | 6.                                 | Deposits from others banks                        | 820,443     | 251,023     |
| 8.  | Acceptance receivables                                     | 222,412     | 448,035     | 7.                                 | Derivatives payables                              | 20,833      | 28,247      |
| 9.  | Loans  | 15,608,761  | 13,935,274  | 8.                                 | Securities sold under repurchase agreement (repo) | 688,812     | 442,396     |
| 10.   | Sharia financing   | -           | -           | 9.                                 | Acceptance payables                               | 222,412     | 448,035     |
| 11.   | Equity investment  | -           | -           | 10.                                | Securities issued                                 | -           | -           |
| 12.   | Other Financial Assets                                     | 171,581     | 119,353     | 11.                                | Borrowings  | 924,089     | 1,635,304   |
| 13.   | Allowance for impairment losses on financial assets -/-    | 791,989     | 679,274     | 12.                                | Security deposits                                 | 20,756      | 74,951      |
| a.  | Securities held  | -           | -           | 13.                                | Interbranch Liabilities Accounts                  | -           | -           |
| b.  | Loans  | 768,242     | 655,633     | 14.                                | Other Liabilities                                 | 324,759     | 276,820     |
| c.  | Others   | 23,747      | 23,641      | 15.                                | Minority interest                                 | -           | -           |
| 14.   | Intangible assets  | 234,332     | 215,372     | TOTAL LIABILITIES                  |   |             |             |
| Accumulated amortization of intangible assets -/- |  | 193,155     | 176,042     | 19,719,919 17,771,601              |   |             |             |
| 15.   | Fixed assets   | 215,188     | 213,088     | EQUITY                             |   |             |             |
| Accumulated depreciation of fixed assets -/-      |  | 171,018     | 155,305     | 16.                                | Paid in capital                                   | 150,000     | 150,000     |
| 16.   | Non productive assets                                      | 3,977       | 3,590       | a.                                 | Authorized capital                                | 200,000     | 200,000     |
| a.  | Abandoned property   | -           | -           | b.                                 | Unpaid in Capital -/-                             | 50,000      | 50,000      |
| b.  | Foreclosed assets  | -           | -           | c.                                 | Repurchase Capital (treasury stock) -/-           | -           | -           |
| c.  | Suspense accounts  | 3,977       | 3,590       | 17.                                | Additional Paid in Capital                        | -           | -           |
| d.  | Interbranch asset accounts                                 | -           | -           | a.                                 | Agio  | -           | -           |
| 17.   | Other assets   | 194,723     | 168,178     | b.                                 | Disagio -/-                                       | -           | -           |
| TOTAL ASSETS                                      |  | 22,869,526  | 20,748,015  | c.                                 | Funds for paid-up capital                         | -           | -           |
|   |  |             |             | d.                                 | Others  | -           | -           |
|   |  |             |             | 18.                                | Other comprehensive Income (Expense)              | 9,025       | 5,147       |
|   |  |             |             | a.                                 | Income  | 16,113      | 18,475      |
|   |  |             |             | b.                                 | Loss -/-  | 7,088       | 13,328      |
|   |  |             |             | 19.                                | Reserves  | 30,000      | 30,000      |
|   |  |             |             | a.                                 | General reserves                                  | -           | -           |
|   |  |             |             | b.                                 | Specific reserves                                 | 30,000      | 30,000      |
|   |  |             |             | 20.                                | Profit/Loss                                       | 2,960,582   | 2,791,267   |
|   |  |             |             | a.                                 | Previous years                                    | 2,791,267   | 2,749,665   |
|   |  |             |             | b.                                 | Current year                                      | 169,315     | 41,602      |
|   |  |             |             | c.                                 | Dividen paid -/-                                  | -           | -           |
|   |  |             |             | TOTAL EQUITY ATTRIBUTABLE TO OWNER |   |             |             |
|   |  |             |             | 3,149,607 2,976,414                |   |             |             |
|   |  |             |             | TOTAL EQUITY                       |   |             |             |
|   |  |             |             | 3,149,607 2,976,414                |   |             |             |
| TOTAL LIABILITIES AND EQUITY                      |  | 22,869,526  | 20,748,015  |                                    |   |             |             |

**EARNING ASSETS QUALITY AND OTHER INFORMATION - QUARTERLY**  
**PT. BANK CTBC INDONESIA**  
**AS OF 31 DECEMBER 2023 AND 31 DECEMBER 2022**

| (in million IDR)        |  |             |                    |                 |          |         |            |             |                    |                 |          |         |            |
|-------------------------|--|-------------|--------------------|-----------------|----------|---------|------------|-------------|--------------------|-----------------|----------|---------|------------|
| No.                     | ITEMS  | 31 Dec 2023 |                    |                 |          |         |            | 31 Dec 2022 |                    |                 |          |         |            |
|                         |  | Current     | Special<br>Mention | Sub<br>Standard | Doubtful | Loss    | Total      | Current     | Special<br>Mention | Sub<br>Standard | Doubtful | Loss    | Total      |
| I. RELATED PARTIES      |  |             |                    |                 |          |         |            |             |                    |                 |          |         |            |
| 1.                      | Placement at other banks                                   | 2,329       | -                  | -               | -        | -       | 2,329      | 15,646      | -                  | -               | -        | -       | 15,646     |
|                         | a. Rupiah  | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | b. Foreign currencies                                      | 2,329       | -                  | -               | -        | -       | 2,329      | 15,646      | -                  | -               | -        | -       | 15,646     |
| 2.                      | Spot and derivative receivables                            | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | a. Rupiah  | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | b. Foreign currencies                                      | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
| 3.                      | Securities held  | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | a. Rupiah  | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | b. Foreign currencies                                      | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
| 4.                      | Securities sold under agreement to repurchase (repo)       | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | a. Rupiah  | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | b. Foreign currencies                                      | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
| 5.                      | Securities purchased under resell agreement (reverse repo) | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | a. Rupiah  | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | b. Foreign currencies                                      | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
| 6.                      | Acceptance receivables                                     | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
| 7.                      | Loans  | 8,098       | -                  | -               | -        | -       | 8,098      | 6,515       | -                  | -               | -        | -       | 6,515      |
|                         | a. Small and Medium Enterprise (SME) Debtor                | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | i. Rupiah  | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | ii. Foreign currencies                                     | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | b. Non SME debtor  | 8,098       | -                  | -               | -        | -       | 8,098      | 6,515       | -                  | -               | -        | -       | 6,515      |
|                         | i. Rupiah  | 8,098       | -                  | -               | -        | -       | 8,098      | 6,515       | -                  | -               | -        | -       | 6,515      |
|                         | ii. Foreign currencies                                     | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | c. Restructured Loans                                      | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | i. Rupiah  | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | ii. Foreign currencies                                     | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
| 8.                      | Equity investment  | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
| 9.                      | Other receivables  | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
| 10.                     | Commitment and Contingencies                               | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | a. Rupiah  | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | b. Foreign currencies                                      | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
| II. NON RELATED PARTIES |  |             |                    |                 |          |         |            |             |                    |                 |          |         |            |
| 1.                      | Placement at other banks                                   | 536,332     | -                  | -               | -        | -       | 536,332    | 518,289     | -                  | -               | -        | -       | 518,289    |
|                         | a. Rupiah  | 43,287      | -                  | -               | -        | -       | 43,287     | 281,450     | -                  | -               | -        | -       | 281,450    |
|                         | b. Foreign currencies                                      | 493,045     | -                  | -               | -        | -       | 493,045    | 236,839     | -                  | -               | -        | -       | 236,839    |
| 2.                      | Spot and derivative receivables                            | 19,120      | -                  | -               | -        | -       | 19,120     | 48,130      | -                  | -               | -        | -       | 48,130     |
|                         | a. Rupiah  | 18,640      | -                  | -               | -        | -       | 18,640     | 47,205      | -                  | -               | -        | -       | 47,205     |
|                         | b. Foreign currencies                                      | 480         | -                  | -               | -        | -       | 480        | 925         | -                  | -               | -        | -       | 925        |
| 3.                      | Securities held  | 4,365,910   | -                  | -               | -        | -       | 4,365,910  | 3,605,795   | -                  | -               | -        | -       | 3,605,795  |
|                         | a. Rupiah  | 4,365,910   | -                  | -               | -        | -       | 4,365,910  | 3,605,795   | -                  | -               | -        | -       | 3,605,795  |
|                         | b. Foreign currencies                                      | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
| 4.                      | Securities sold under agreement to repurchase (repo)       | 713,854     | -                  | -               | -        | -       | 713,854    | 468,336     | -                  | -               | -        | -       | 468,336    |
|                         | a. Rupiah  | 713,854     | -                  | -               | -        | -       | 713,854    | 468,336     | -                  | -               | -        | -       | 468,336    |
|                         | b. Foreign currencies                                      | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
| 5.                      | Securities purchased under resell agreement (reverse repo) | -           | -                  | -               | -        | -       | -          | 381,771     | -                  | -               | -        | -       | 381,771    |
|                         | a. Rupiah  | -           | -                  | -               | -        | -       | -          | 381,771     | -                  | -               | -        | -       | 381,771    |
|                         | b. Foreign currencies                                      | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
| 6.                      | Acceptance receivables                                     | 222,412     | -                  | -               | -        | -       | 222,412    | 448,035     | -                  | -               | -        | -       | 448,035    |
| 7.                      | Loans  | 14,839,325  | 427,471            | 4,488           | 44,288   | 285,091 | 15,600,663 | 13,341,667  | 221,988            | 1,201           | 50,515   | 313,388 | 13,928,759 |
|                         | a. Small and Medium Enterprise (SME) Debtor                | 2,080,999   | 11,150             | 1,681           | 430      | 7,243   | 2,101,503  | 2,931,767   | 1,449              | -               | -        | 34,999  | 2,968,215  |
|                         | i. Rupiah  | 434,175     | 11,150             | 1,681           | 430      | 2,266   | 449,702    | 531,457     | 1,449              | -               | -        | 2,750   | 535,666    |
|                         | ii. Foreign currencies                                     | 1,646,824   | -                  | -               | -        | 4,977   | 1,651,801  | 2,400,310   | -                  | -               | -        | 32,249  | 2,432,559  |
|                         | b. Non SME debtor  | 12,758,326  | 416,321            | 2,807           | 43,858   | 277,848 | 13,499,160 | 10,409,900  | 220,539            | 1,201           | 50,515   | 278,389 | 10,960,544 |
|                         | i. Rupiah  | 8,580,550   | 416,321            | 2,807           | 43,858   | 117,070 | 9,160,606  | 6,795,536   | 220,539            | 1,201           | 50,515   | 115,831 | 7,143,622  |
|                         | ii. Foreign currencies                                     | 4,177,776   | -                  | -               | -        | 160,778 | 4,338,554  | 3,614,364   | -                  | -               | -        | 162,558 | 3,816,922  |
|                         | c. Restructured Loans                                      | 342,126     | 376,202            | 46              | 38,048   | -       | 756,422    | 285,961     | 208,695            | 43              | 48,214   | -       | 540,913    |
|                         | i. Rupiah  | 82,232      | 376,202            | 46              | 38,048   | -       | 496,528    | 272,581     | 208,695            | 43              | 48,214   | -       | 529,533    |
|                         | ii. Foreign currencies                                     | 259,894     | -                  | -               | -        | -       | 259,894    | 11,380      | -                  | -               | -        | -       | 11,380     |
| 8.                      | Equity investment  | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
| 9.                      | Other receivables  | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
| 10.                     | Commitment and Contingencies                               | 11,686,423  | 957                | -               | -        | -       | 11,687,380 | 9,230,187   | -                  | -               | -        | -       | 9,230,187  |
|                         | a. Rupiah  | 6,054,445   | 957                | -               | -        | -       | 6,055,402  | 4,030,076   | -                  | -               | -        | -       | 4,030,076  |
|                         | b. Foreign currencies                                      | 5,631,978   | -                  | -               | -        | -       | 5,631,978  | 5,200,111   | -                  | -               | -        | -       | 5,200,111  |
| III. OTHER INFORMATION  |  |             |                    |                 |          |         |            |             |                    |                 |          |         |            |
| 1.                      | Total guaranteed assets:                                   | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | a. At Bank Indonesia                                       | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
|                         | b. At other parties  | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |
| 2.                      | Foreclosed assets  | -           | -                  | -               | -        | -       | -          | -           | -                  | -               | -        | -       | -          |

[illegible]

| No. | ITEMS  | 31 Dec 2023               |         |         |                     |          |         | 31 Dec 2022               |         |         |                     |          |   |
|-----|--|---------------------------|---------|---------|---------------------|----------|---------|---------------------------|---------|---------|---------------------|----------|---|
|     |  | 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                                   | 1,123                     | -       | -       | 5,387               | -        | -       | 2,345                     | -       | -       | 5,339               | -        | - |
| 2.  | Spot and derivative receivables                            | -                         | -       | -       | 175                 | -        | -       | -                         | -       | -       | 481                 | -        | - |
| 3.  | Securities held  | -                         | -       | -       | -                   | -        | -       | -                         | -       | -       | -                   | -        | - |
| 4.  | Securities sold under repurchase agreement (repo)          | -                         | -       | -       | -                   | -        | -       | -                         | -       | -       | -                   | -        | - |
| 5.  | Securities purchased under resell agreement (reverse repo) | -                         | -       | -       | -                   | -        | -       | -                         | -       | -       | -                   | -        | - |
| 6.  | Acceptance receivables                                     | 2,538                     | 544     | -       | 2,063               | -        | -       | 6,433                     | -       | -       | 4,101               | -        | - |
| 7.  | Loans  | 116,784                   | 333,881 | 317,577 | 126,040             | 315,110  | 130,250 | 184,669                   | 340,714 | 121,949 | 315,254             | -        | - |
| 8.  | Equity investment  | -                         | -       | -       | -                   | -        | -       | -                         | -       | -       | -                   | -        | - |
| 9.  | Other receivables  | -                         | 18,141  | 1,401   | 60                  | 2,552    | -       | 14,340                    | 524     | -       | 1,765               | -        | - |
| 10. | Commitment and Contingencies                               | 3,134                     | 463     | -       | 4,485               | 48       | 4,166   | 539                       | -       | -       | 3,950               | -        | - |

**Notes:**

1. The presentation of the above Published Financial Statements as at and for the period ended December 31, 2023 and 2022, were audited by Registered Public Accountants Siddhartha Wijaya & Rekan, a member firm of KPMG Indonesia (P.T./SEJQI-03/2021, CPA), with an unmodified opinion, as stated in their report dated March 25, 2024 and March 28, 2023, respectively.
2. The above Financial Statements are subject to the Financial Services Authority Circular Letter No. R/SEJQI/03/2023 regarding "Transparency and Published Financial Statements of the Commercial Bank" which was amended by SEJQI No. 24/SEJQI-03/2021 concerning "Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach for Commercial Banks" and SEJQI No. 23/SEJQI/03/2022 concerning "Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks". Financial Services Authority Regulation No. 37/PJK/03/2019 regarding "Transparency and Published Financial Bank Statements", Financial Services Authority Regulation No. 38/PJK/03/2019 regarding "National Minimum Capital Requirement of the Minimum Capital for Commercial Banks" which was amended by Financial Services Authority Regulation (POJK) No. 34/PJK/03/2016, and Financial Services Authority Regulation (POJK) No. 27 of 2023.
3. Related parties in the Earning Assets Quality Report and Other Information are presented in accordance with relevant regulatory provisions, including Financial Services Authority Regulation Number 38/PJK/03/2019 regarding "Transparency and Published Financial Bank Statements" and Financial Services Authority Regulation Number 32/PJK/03/2019 concerning "Minimum Limit for Loans and Provision of Large Funds for Commercial Banks".
4. The exchange rate at December 31, 2023: 1 USD = Rp 15,397.00, December 31, 2022: 1 USD = Rp 15,567.50.

| No.         | ITEMS   | 31 Dec 2023       | 31 Dec 2022      |
|-------------|---|-------------------|------------------|
| <b>I.</b>   | <b>COMMITMENT RECEIVABLES</b>   | <b>4,276,257</b>  | <b>2,964,647</b> |
| 1.          | Unused borrowing facilities   | 1,639,700         | 333,513          |
| 2.          | Foreign currency positions to be received from spot and derivative / forward transactions | 2,617,842         | 2,618,446        |
| 3.          | Others  | 18,715            | 12,688           |
| <b>II.</b>  | <b>COMMITMENT PAYABLES</b>  | <b>11,522,115</b> | <b>9,099,199</b> |
| 1.          | Undisbursed Credit Line/ Leasing Facilities   | 10,218,362        | 7,529,643        |
| a.          | Committed   | 945,041           | 885,839          |
| b.          | Uncommitted   | 9,273,321         | 6,543,804        |
| 2.          | Outstanding Irrevocable L/C   | 323,589           | 276,277          |
| 3.          | Foreign currency positions to be submitted for spot and derivative / forward transactions | 980,164           | 1,293,279        |
| 4.          | Others  | -                 | -                |
| <b>III.</b> | <b>CONTINGENCIES RECEIVABLES</b>  | <b>65,437</b>     | <b>38,919</b>    |
| 1.          | Guarantees Received   | 65,437            | 38,919           |
| 2.          | Others  | -                 | -                |
| <b>IV.</b>  | <b>CONTINGENCIES PAYABLES</b>   | <b>165,265</b>    | <b>130,988</b>   |
| 1.          | Guarantees Issued   | 165,265           | 130,988          |
| 2.          | Others  | -                 | -                |

**CAPITAL ADEQUACY OF COMMERCIAL BANKS**  
**CALCULATION REPORT - QUARTERLY**  
PT. BANK CTBC INDONESIA  
AS OF 31 DECEMBER 2023 AND 31 DECEMBER 2022

|                    |  | (in million IDR) |             |
|--------------------|--|------------------|-------------|
| CAPITAL COMPONENTS |  | 31 Dec 2023      | 31 Dec 2022 |
| I                  | <b>Core Capital (Tier 1)</b>   |                  |             |
|                    | 1 CET 1  | 3,419,441        | 3,281,525   |
|                    | 1.1 Common Equity Tier 1 (CET 1)   | 2,957,531        | 2,814,500   |
|                    | 1.2 Disclosed Reserves   | 150,000          | 150,000     |
|                    | 1.2.1 Additional Factor  | 2,983,494        | 2,807,939   |
|                    | 1.2.1.1 Other comprehensive income   | 2,990,582        | 2,821,267   |
|                    | 1.2.1.1.1 Positive difference due to financial statement translations  | -                | -           |
|                    | 1.2.1.1.2 Potential gain from changes in the value of financial assets measured at fair value through other comprehensive income | -                | -           |
|                    | 1.2.1.1.3 Fixed assets revaluation surplus   | -                | -           |
|                    | 1.2.1.2 Other disclosed reserves   | 2,990,582        | 2,821,267   |
|                    | 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   | 2,791,267        | 2,749,665   |
|                    | 1.2.1.2.4 Current Year profit/loss   | 169,315          | 41,602      |
|                    | 1.2.1.2.5 Fund for paid up capital   | -                | -           |
|                    | 1.2.1.2.6 Others   | -                | -           |
|                    | 1.2.2 Deduction Factor   | (7,088)          | (13,328)    |
|                    | 1.2.2.1 Other comprehensive income   | (7,088)          | (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 | (7,088)          | (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   | (175,953)        | (143,439)   |
|                    | 1.4.1 Deferred tax   | (134,786)        | (104,109)   |
|                    | 1.4.2 Goodwill   | -                | -           |
|                    | 1.4.3 All other intangible assets  | (41,177)         | (39,330)    |
|                    | 1.4.4 Equity investment which can be calculated as deduction factor  | -                | -           |
|                    | 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 law, 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 sharia based activities (if any)   | -                | -           |
|                    | 2 Additional Tier 1 (AT 1)   | 461,910          | 467,025     |
|                    | 2.1 Capital instrument which can be calculated as AT-1   | 461,910          | 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 transaction of the law, grants, or grants will                         | -                | -           |
| II                 | <b>Supplementary Capital (Tier 2)</b>  | 138,210          | 135,820     |
|                    | 1 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)                      | 138,210          | 135,820     |
|                    | 4 Tier 2 deduction factor  | -                | -           |
|                    | 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 transaction  | -                | -           |

| TOTAL CAPITAL  |             |             |   | 3,557,651   | 3,417,345   |
|--|-------------|-------------|---|-------------|-------------|
|  | 31 Dec 2023 | 31 Dec 2022 |   | 31 Dec 2023 | 31 Dec 2022 |
| RISK WEIGHTED ASSET (RWA)                                |             |             | CAR   |             |             |
| RWA FOR CREDIT RISK                                      | 11,943,355  | 12,865,325  | CET 1 Ratio (%)                               | 22.45%      | 19.31%      |
| RWA FOR MARKET RISK                                      | 384,328     | 281,505     | Tier 1 Ratio (%)                              | 25.95%      | 22.52%      |
| RWA FOR OPERATIONAL RISK                                 | 847,212     | 1,428,818   | Tier 2 Ratio (%)                              | 1.05%       | 0.93%       |
| TOTAL RWA  | 13,174,895  | 14,574,948  | CAR Ratio (%)                                 | 27.00%      | 23.45%      |
| CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE % | 9.11%       | 9.20%       | CET 1 FOR BUFFER (%)                          | 17.89%      | 14.25%      |
| CAR RISK PROFILE ALLOCATION                              |             |             | BUFFER REQUIRED PERCENTAGE (%)                |             |             |
| From CET 1 (%)   | 4.56%       | 5.07%       | Capital Conservation Buffer (%)               | 0.00%       | 0.00%       |
| From AT 1 (%)  | 3.51%       | 3.20%       | Countercyclical Buffer (%)                    | 0.00%       | 0.00%       |
| From Tier 2 (%)  | 1.05%       | 0.93%       | Capital Surcharge for systematical Buffer (%) | 0.00%       | 0.00%       |

| COMMISSIONERS             |                                 |
|---------------------------|---------------------------------|
| President Commissioner    | : Chan, Ting-Jeng (Austin Chan) |
| Commissioner              | : Huang, Chih-Chung (CC Huang)  |
| Independent Commissioner  | : Imbang Jaya Mangkuto          |
| Independent Commissioner  | : Zairyanto Poedjati            |
| DIRECTORS                 |                                 |
| President Director        | : Iwan Satawidinata             |
| Deputy President Director | : Lai, Pei-Shuo (Allen Lai)     |
| Director of Compliance    | : Candra Putra                  |
| Director                  | : Wen, Shih-Hua (Vincent Wen)   |
| Director                  | : Setio Darmawan                |

| STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - QUARTERLY |  |                  |                  |
|---|--|------------------|------------------|
| PT. BANK CTBC INDONESIA   |  |                  |                  |
| AS OF 31 DECEMBER 2023 AND 31 DECEMBER 2022                             |  |                  |                  |
| (in million IDR)  |  |                  |                  |
| No.   | ITEMS  | 31 Dec 2023      | 31 Dec 2022      |
| <b>OPERATING REVENUES AND EXPENSES</b>                                  |  |                  |                  |
| <b>A. Interest Revenue and Expense</b>                                  |  |                  |                  |
| 1.  | Interest revenue   | 1,403,810        | 1,040,908        |
| 2.  | Interest expense   | (539,772)        | (288,948)        |
|   | <b>Net Interest Income (Expense)</b>                                     | <b>864,038</b>   | <b>751,960</b>   |
| <b>B. Other Operating Revenues and Expenses</b>                         |  |                  |                  |
| 1.  | Gain (loss) from increase (decrease) fair value on financial assets      | (18,125)         | 26,552           |
| 2.  | Gain (loss) from decrease (increase) fair value on financial liabilities | -                | -                |
| 3.  | Gain (loss) on sales of financial assets                                 | 5,501            | 29,410           |
| 4.  | Gain (loss) on spot and derivatives / forward (realised)                 | 60,095           | 67,500           |
| 5.  | Gain (loss) on the investment under equity method                        | -                | -                |
| 6.  | Gain (loss) from translation of foreign currency transactions            | (159)            | (64,824)         |
| 7.  | Dividend   | -                | -                |
| 8.  | Commissions / provisions / fee and administration                        | 43,798           | 45,048           |
| 9.  | Other incomes  | 41,235           | 90,880           |
| 10.   | Impairment loss of financial assets                                      | (131,554)        | (221,240)        |
| 11.   | Loss on operational risk   | -                | -                |
| 12.   | Personnel expenses   | (414,033)        | (364,110)        |
| 13.   | Promotion expenses   | (17,294)         | (16,517)         |
| 14.   | Others expenses  | (213,027)        | (283,358)        |
| <b>Other Operating Revenues and Expenses</b>                            |  | <b>(643,563)</b> | <b>(690,659)</b> |
| <b>OPERATING REVENUES (EXPENSES)</b>                                    |  | <b>220,475</b>   | <b>61,301</b>    |

| NON OPERATING REVENUES AND EXPENSES |   |                |                |
|-------------------------------------|---|----------------|----------------|
| 1.                                  | Gain (loss) on sales of fixed assets          | 121            | 77             |
| 2.                                  | Non non operating revenues (expense)          | (9)            | (1,161)        |
|                                     | <b>NON OPERATING REVENUES (EXPENSE)</b>       | <b>112</b>     | <b>(1,084)</b> |
|                                     | <b>CURRENT PROFIT (LOSS) BEFORE TAX - NET</b> | <b>220,587</b> | <b>60,217</b>  |
|                                     | Income tax                                    | (5,272)        | (18,615)       |
|                                     | a. Current income tax provision               | (83,042)       | (76,980)       |
|                                     | b. Deferred tax income/expense                | 31,770         | 58,365         |
|                                     | <b>CURRENT PROFIT (LOSS) AFTER TAX - NET</b>  | <b>169,315</b> | <b>41,602</b>  |
|                                     | <b>PROFIT (LOSS) MINORITY INTEREST</b>        | <b>-</b>       | <b>-</b>       |

| OTHERS COMPREHENSIVE INCOME  |  |                |                 |
|--|--|----------------|-----------------|
| 1.   | Accounts will not be reclassified to profit or loss  | (2,362)        | 1,634           |
|  | a. Gains from fixed asset revaluation  | -              | -               |
|  | b. Gain (loss) on remeasurement of defined benefit plans   | (2,362)        | 1,634           |
|  | c. Others  | -              | -               |
| 2.   | Accounts will be reclassified to profit or loss  | 6,240          | (82,275)        |
|  | 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 | 6,240          | (82,275)        |
|  | c. Others  | -              | -               |
| <b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - AFTER TAX</b>      |  | <b>3,878</b>   | <b>(80,641)</b> |
| <b>TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)</b>                |  | <b>173,193</b> | <b>(39,039)</b> |
| <b>Current Year Profit or loss - net attributable to:</b>              |  |                |                 |
|  | - Owner  | 169,315        | 41,602          |
|  | - Non controlling interest   | -              | -               |
| <b>CURRENT YEAR PROFIT (LOSS)-TOTAL</b>                                |  | <b>169,315</b> | <b>41,602</b>   |
| <b>Total Current Year Comprehensive Profit (Loss) attributable to:</b> |  |                |                 |
|  | - Owner  | 173,193        | (39,039)        |
|  | - Non controlling interest   | -              | -               |
| <b>CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL</b>                |  | <b>173,193</b> | <b>(39,039)</b> |
| <b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>                           |  | -              | -               |
| <b>DIVIDEND</b>  |  | -              | -               |
| <b>EARNING PER SHARE (IN RUPIAH UNITS)</b>                             |  |                |                 |

| STATEMENTS OF FINANCIAL RATIOS CALCULATION - QUARTERLY |  |             |             |
|--|--|-------------|-------------|
|  |  | (in %)      |             |
| RATIOS   |  | 31 Dec 2023 | 31 Dec 2022 |
| <b>Performance Ratio</b>                               |  |             |             |
| 1.   | Capital Adequacy Ratio (CAR)   | 27.00%      | 23.45%      |
| 2.   | Non performing productive assets and non performing non productive assets to total productive assets and non productive assets | 0.96%       | 1.21%       |
| 3.   | Non performing productive assets to total productive assets  | 0.96%       | 1.21%       |
| 4.   | Allowance for impairment of financial assets to productive assets  | 3.42%       | 3.24%       |
| 5.   | Gross NPL  | 2.14%       | 2.62%       |
| 6.   | Net NPL  | 0.10%       | 0.18%       |
| 7.   | Return on Asset (ROA)  | 1.05%       | 0.31%       |
| 8.   | Return on Equity (ROE)   | 5.04%       | 1.40%       |
| 9.   | Net Interest Margin (NIM)  | 4.12%       | 3.96%       |
| 10.  | Operating Expenses to Operating Income (BOPO)  | 85.82%      | 95.29%      |
| 11.  | Cost to Income Ratio (CIR)   | 63.95%      | 72.50%      |
| 12.  | Loan to Deposit Ratio (LDR)  | 93.48%      | 95.35%      |
| <b>Compliance Ratio</b>                                |  |             |             |
| 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  | 8.34%       | 8.33%       |
|  | - Average  | 8.27%       | 8.33%       |
|  | b. Reserve requirement foreign currencies  | 4.57%       | 4.02%       |
| 3.   | Overall Net Open Position  | 3.05%       | 3.56%       |

| No.       | TRANSACTIONS                    | Notional Amount  | Purpose          |         | Derivative Receivable & Payable |               |
|-----------|---------------------------------|------------------|------------------|---------|---------------------------------|---------------|
|           |                                 |                  | Trading          | Hedging | Receivable                      | Payable       |
| <b>A.</b> | <b>Related to Exchange Rate</b> |                  |                  |         |                                 |               |
| 1.        | Spot                            | 618,264          | 618,264          | -       | 319                             | 665           |
| 2.        | Forward                         | 789,589          | 789,589          | -       | 6,767                           | 9,801         |
| 3.        | Option                          | -                | -                | -       | -                               | -             |
| 4.        | a. Sold                         | -                | -                | -       | -                               | -             |
| 5.        | b. Bought                       | -                | -                | -       | -                               | -             |
| 6.        | Future                          | -                | -                | -       | -                               | -             |
| 7.        | Swap                            | 1,810,926        | 1,810,926        | -       | 4,348                           | 4,796         |
| 8.        | Others                          | -                | -                | -       | -                               | -             |
| <b>B.</b> | <b>Related to Interest Rate</b> |                  |                  |         |                                 |               |
| 1.        | Forward                         | -                | -                | -       | -                               | -             |
| 2.        | Option                          | -                | -                | -       | -                               | -             |
| 3.        | a. Sold                         | -                | -                | -       | -                               | -             |
| 4.        | b. Bought                       | -                | -                | -       | -                               | -             |
| 5.        | Future                          | -                | -                | -       | -                               | -             |
| 6.        | Swap                            | -                | -                | -       | -                               | -             |
| 7.        | Others                          | -                | -                | -       | -                               | -             |
| <b>C.</b> | <b>Others</b>                   | <b>892,256</b>   | <b>892,256</b>   | -       | <b>7,685</b>                    | <b>5,580</b>  |
|           | <b>TOTAL</b>                    | <b>4,111,035</b> | <b>4,111,035</b> | -       | <b>19,119</b>                   | <b>20,832</b> |

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

Jakarta, March 27, 2024  
 Directors of PT Bank CTBC Indonesia

  
Hidayatunata  
 ent Director

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

| CTBC BANK CO., LTD. AND SUBSIDIARIES  |                   |                 |               |                 |                        |  |   |                                       |                          |              |  |
|---|-------------------|-----------------|---------------|-----------------|------------------------|--|---|---------------------------------------|--------------------------|--------------|--|
| CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY  |                   |                 |               |                 |                        |  |   |                                       |                          |              |  |
| For the years ended December 31, 2023 and 2022<br>(Expressed In Thousands of New Taiwan Dollars)          |                   |                 |               |                 |                        |  |   |                                       |                          |              |  |
| Stockholders' Equity - Parent company   |                   |                 |               |                 |                        |  |   |                                       |                          |              |  |
| Capital stock   | Retained earnings |                 |               |                 | Other equity interest  |  |   | Stockholders' equity - parent company | Non-controlling interest | Total equity |  |
|   | Common stock      | Capital surplus | Legal reserve | Special reserve | Undistributed earnings | Exchange differences of overseas subsidiaries' financial reports translation | Unrealized (losses)/gains on financial assets measured at fair value through other comprehensive income |                                       |                          |              | Changes in designated as financial liabilities measured at fair value through profit or loss attributable to credit risk |
| Balance at January 1, 2022  | 147,962,186       | 28,808,171      | 107,112,133   | 16,866,072      | 29,912,366             | (16,570,837)   | 1,688,088   | (45,651)                              | 316,832,728              | 22,134,405   | 338,967,133  |
| Net income  | -                 | -               | -             | -               | 37,141,880             | -  | -   | -                                     | 37,141,880               | 1,337,084    | 38,478,964   |
| Other comprehensive income (losses)   | -                 | -               | -             | -               | 324,535                | 4,712,752  | (11,111,453)  | 1,863,393                             | (4,210,773)              | (56,867)     | (4,267,640)  |
| Total comprehensive income (losses)   | -                 | -               | -             | -               | 37,466,415             | 4,712,752  | (11,111,453)  | 1,863,393                             | 32,931,107               | 1,280,217    | 34,211,324   |
| Appropriation and distribution of retained earnings:  |                   |                 |               |                 |                        |  |   |                                       |                          |              |  |
| Legal reserve appropriated  | -                 | -               | 8,973,686     | -               | (8,973,686)            | -  | -   | -                                     | -                        | -            | -  |
| Special reserve appropriated  | -                 | -               | -             | 8,801,441       | (8,801,441)            | -  | -   | -                                     | -                        | -            | -  |
| Cash dividends of common share  | -                 | -               | -             | -               | (12,137,190)           | -  | -   | -                                     | (12,137,190)             | -            | (12,137,190)   |
| Changes in non-controlling interests  | -                 | -               | -             | -               | -                      | -  | -   | -                                     | -                        | (97,538)     | (97,538)   |
| Share-based payment transactions  | -                 | 64,242          | -             | -               | -                      | -  | -   | -                                     | 64,242                   | -            | 64,242   |
| Disposal of investments in equity instruments designated at fair value through other comprehensive income | -                 | -               | -             | -               | (29,588)               | -  | 29,588  | -                                     | -                        | -            | -  |
| Balance at December 31, 2022  | 147,962,186       | 29,872,413      | 116,085,819   | 25,767,513      | 37,436,876             | (11,857,865)   | (9,393,777)   | 1,817,742                             | 337,690,887              | 23,317,084   | 361,007,971  |
| Net income  | -                 | -               | -             | -               | 41,332,709             | -  | -   | -                                     | 41,332,709               | 1,454,127    | 42,786,836   |
| Other comprehensive (losses) income   | -                 | -               | -             | -               | (36,851)               | (1,793,453)  | 2,319,634   | (288,884)                             | 200,446                  | (1,149,369)  | (948,923)  |
| Total comprehensive income (losses)   | -                 | -               | -             | -               | 41,295,858             | (1,793,453)  | 2,319,634   | (288,884)                             | 41,533,155               | 304,758      | 41,837,913   |
| Appropriation and distribution of retained earnings:  |                   |                 |               |                 |                        |  |   |                                       |                          |              |  |
| Legal reserve appropriated  | -                 | -               | 11,231,049    | -               | (11,231,049)           | -  | -   | -                                     | -                        | -            | -  |
| Special reserve appropriated  | -                 | -               | -             | 4,505,799       | (4,505,799)            | -  | -   | -                                     | -                        | -            | -  |
| Cash dividends of common share  | -                 | -               | -             | -               | (21,699,966)           | -  | -   | -                                     | (21,699,966)             | -            | (21,699,966)   |
| Share-based payment transactions  | -                 | 267,258         | -             | -               | -                      | -  | -   | -                                     | 267,258                  | -            | 267,258  |
| Disposal of investments in equity instruments designated at fair value through other comprehensive income | -                 | -               | -             | -               | (483,398)              | -  | 483,398   | -                                     | -                        | -            | -  |
| Changes in non-controlling interests  | -                 | -               | -             | -               | -                      | -  | -   | -                                     | -                        | (100,849)    | (100,849)  |
| Balance at December 31, 2023  | 147,962,186       | 30,139,671      | 127,316,868   | 30,273,312      | 40,812,502             | (13,651,338)   | (6,590,745)   | 1,528,858                             | 357,791,314              | 23,520,993   | 381,312,307  |

| CTBC BANK CO., LTD. AND SUBSIDIARIES                                |               |               |
|---|---------------|---------------|
| Major commitments and contingencies                                 |               |               |
| (Expressed In Thousands of New Taiwan Dollars)                      |               |               |
| Stockholders' Equity - Parent company                               |               |               |
| Dec 31, 2023  |               |               |
| Dec 31, 2022  |               |               |
| Contingent liabilities from guarantee and letter of credit business | 109,972,132   | 99,501,379    |
| Promissory note to Central Bank for Bank's clearance                | 248,968       | 248,968       |
| Client notes in custody   | 89,134,804    | 89,493,891    |
| Marketable securities and debts in custody                          | 2,881,567,323 | 2,922,777,657 |
| Designated portfolio trust accounts                                 | 2,096,295,371 | 1,766,924,263 |
| Other items in custody  | 24,167,534    | 24,735,344    |
| Total   | 5,201,386,132 | 4,903,681,592 |

| CTBC BANK CO., LTD. AND SUBSIDIARIES                                |               |               |
|---|---------------|---------------|
| Major commitments and contingencies                                 |               |               |
| (Expressed In Thousands of New Taiwan Dollars)                      |               |               |
| Stockholders' Equity - Parent company                               |               |               |
| Dec 31, 2023  |               |               |
| Dec 31, 2022  |               |               |
| Contingent liabilities from guarantee and letter of credit business | 109,972,132   | 99,501,379    |
| Promissory note to Central Bank for Bank's clearance                | 248,968       | 248,968       |
| Client notes in custody   | 89,134,804    | 89,493,891    |
| Marketable securities and debts in custody                          | 2,881,567,323 | 2,922,777,657 |
| Designated portfolio trust accounts                                 | 2,096,295,371 | 1,766,924,263 |
| Other items in custody  | 24,167,534    | 24,735,344    |
| Total   | 5,201,386,132 | 4,903,681,592 |

[illegible]

| <div>CTBC BANK CO., LTD. AND SUBSIDIARIES</div> <div>CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME</div> <div>For the years ended March 31, 2023 and 2022</div> <div>(Expressed in Thousands of New Taiwan Dollars, Except for Earnings Per Share)</div> |                             |                             |  |
|--|-----------------------------|-----------------------------|--|
|  | Dec 31, 2023                | Dec 31, 2022                |  |
| Interest income  | 163,598,766<br>(85,810,569) | 105,867,992<br>(30,802,029) |  |
| Interest expense   | 77,779,197                  | 75,085,963                  |  |
| Net interest income  | 85,819,569                  | 30,065,969                  |  |
| Commission income  | 39,170,830                  | 34,748,164                  |  |
| Net financial assets or liabilities measured at fair value through profit or loss  | 16,559,952                  | 7,599,844                   |  |
| Net financial assets measured at other comprehensive income  | 1,745,689                   | 336,496                     |  |
| Recognition of financial assets measured at amortized cost   | 23,523                      | 52,274                      |  |
| Net gain   | 1,398,110                   | 1,737,125                   |  |
| Share of gains from associates or joint ventures under equity method   | (997,995)                   | (33,131)                    |  |
| Share of gains from associates or joint ventures under equity method   | 366,891                     | 180,227                     |  |
| Interest income  | 2,084,698                   | 1,654,622                   |  |
| Investment property  | (16,214)                    | 155,227                     |  |
| Other  | (2,700,000)                 | (2,700,000)                 |  |
| Net income   | 137,795,469                 | 118,766,611                 |  |
| Other comprehensive income   | (8,763,521)                 | (8,117,843)                 |  |
| Other comprehensive income   | (40,375,126)                | (32,765,305)                |  |
| Other comprehensive income   | (7,183,320)                 | (7,023,618)                 |  |
| Other comprehensive income   | (28,448,599)                | (23,362,240)                |  |
| Other comprehensive income   | (76,007,045)                | (63,151,163)                |  |
| Other comprehensive income   | 53,024,983                  | 47,437,805                  |  |
| Other comprehensive income   | 10,238,067                  | 8,958,641                   |  |
| Other comprehensive income   | 42,786,836                  | 38,478,964                  |  |
| Other comprehensive income   | (42,212)                    | 408,611                     |  |
| Other comprehensive income   | (361,105)                   | 2,309,242                   |  |
| Other comprehensive income   | (1,296,433)                 | (3,902,920)                 |  |
| Other comprehensive income   | 3,270                       | (2,420)                     |  |
| Other comprehensive income   | (388,038)                   | 440,017                     |  |
| Other comprehensive income   | (1,308,442)                 | (1,616,504)                 |  |
| Other comprehensive income   | (1,901,132)                 | 6,098,642                   |  |
| Other comprehensive income   | 1,820,875                   | (8,448,201)                 |  |
| Other comprehensive income   | 182,935                     | (532,867)                   |  |
| Other comprehensive income   | (258,841)                   | (231,280)                   |  |
| Other comprehensive income   | 359,519                     | (2,651,136)                 |  |
| Other comprehensive income   | (948,923)                   | (4,267,640)                 |  |
| Other comprehensive income   | 41,837,913                  | 34,211,324                  |  |
| Other comprehensive income   | 41,332,709                  | 37,141,880                  |  |
| Other comprehensive income   | 1,454,127                   | 1,337,084                   |  |
| Other comprehensive income   | 42,786,836                  | 38,478,964                  |  |
| Other comprehensive income   | 41,533,155                  | 32,931,107                  |  |
| Other comprehensive income   | 304,758                     | 1,280,217                   |  |
| Other comprehensive income   | 41,837,913                  | 34,211,324                  |  |
| Other comprehensive income   | 2.79                        | 2.51                        |  |