



Website : www.ctbcbank.co.id

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PT. BANK CTBC INDONESIA
AS OF 30 JUNE 2024 AND 31 DECEMBER 2023

No.	ITEMS	30 Jun 2024	31 Dec 2023	No.	ITEMS	30 Jun 2024	31 Dec 2023
ASSETS				LIABILITIES AND EQUITY			
1.	Cash	53,655	61,108	1.	LIABILITIES		
2.	Placement at Bank Indonesia	1,229,069	1,676,061	1.	Demand deposits	6,910,473	6,315,896
3.	Placement at other banks	406,046	538,661	2.	Savings deposits	476,740	512,651
4.	Spot and derivative receivables	69,915	19,120	3.	Time deposits	10,541,278	9,869,268
5.	Securities held	5,499,491	4,365,910	4.	Electronic money	-	-
6.	Securities sold under repurchase agreement (repo)	926,989	713,854	5.	Deposits from Bank Indonesia	-	-
7.	Securities purchased under resell agreement (reverse repo)	-	-	6.	Deposits from other banks	840,137	820,443
8.	Acceptance receivables	298,749	222,412	7.	Derivatives payables	78,158	20,853
9.	Loans	16,036,440	15,608,761	8.	Securities sold under repurchase agreement (repo)	689,652	688,812
10.	Sharia financing	-	-	9.	Acceptance payables	298,749	222,412
11.	Equity investment	-	-	10.	Securities issued	-	-
12.	Other Financial Assets	174,482	171,581	11.	Borrowings	655,084	924,089
13.	Allowance for impairment losses on financial assets -/-	794,637	791,989	12.	Security deposits	16,757	20,756
a.	Securities held	-	-	13.	Interbranch Liabilities Accounts	-	-
b.	Loans	766,828	768,242	14.	Other Liabilities	295,832	324,759
c.	Others	27,809	23,747	15.	Minority interest	-	-
14.	Intangible assets	244,599	234,332	TOTAL LIABILITIES		21,002,860	19,719,919
Accumulated amortization of intangible assets -/-				16.	EQUITY		
15.	Fixed assets	223,756	215,188	16.	Paid in capital	150,000	150,000
Accumulated depreciation of fixed assets -/-				a.	Authorized capital	200,000	200,000
16.	Non productive assets	5,261	3,977	b.	Unpaid in Capital -/-	50,000	50,000
a.	Abandoned property	-	-	c.	Repurchase Capital (treasury stock) -/-	-	-
b.	Foreclosed assets	-	-	17.	Additional Paid in Capital	-	-
c.	Suspense accounts	5,261	3,977	a.	Agio	-	-
d.	Interbranch asset accounts	-	-	b.	Disagio -/-	-	-
17.	Other assets	240,140	194,723	c.	Funds for paid-up capital	-	-
				d.	Others	-	-
				18.	Other comprehensive Income (Expense)	(10,130)	9,025
				a.	Income	18,959	16,113
				b.	Loss -/-	29,089	7,088
				19.	Reserves	30,000	30,000
				a.	General reserves	30,000	30,000
				b.	Specific reserves	-	-
				20.	Profit/Loss	3,059,128	2,960,582
				a.	Previous years	2,960,582	2,791,267
				b.	Current year	98,546	169,315
				c.	Dividen paid -/-	-	-
				TOTAL EQUITY ATTRIBUTABLE TO OWNER		3,228,998	3,149,607
				TOTAL EQUITY		3,228,998	3,149,607
	TOTAL ASSETS	24,231,858	22,869,526	TOTAL LIABILITIES AND EQUITY			
						24,231,858	22,869,526

AS OF 30 JUNE 2024 AND 30 JUNE 2023

		30 Jun 2024					30 Jun 2023					Off-Balance Sheet	
No.	ITEMS	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I. RELATED PARTIES													
1.	Placement at other banks	33,589	-	-	-	-	33,589	4,114	-	-	-	-	4,114
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	33,589	-	-	-	-	33,589	4,114	-	-	-	-	4,114
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	7,270	-	-	-	-	7,270	6,137	-	-	-	-	6,137
	a. Small and Medium Enterprise (SME) Debtor	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non SME debtor	7,270	-	-	-	-	7,270	6,137	-	-	-	-	6,137
	i. Rupiah	7,270	-	-	-	-	7,270	6,137	-	-	-	-	6,137
	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	372,457	-	-	-	-	372,457	117,891	-	-	-	-	117,891
	a. Rupiah	56,244	-	-	-	-	56,244	35,319	-	-	-	-	35,319
	b. Foreign currencies	316,213	-	-	-	-	316,213	82,572	-	-	-	-	82,572
2.	Spot and derivative receivables	69,915	-	-	-	-	69,915	22,622	-	-	-	-	22,622
	a. Rupiah	69,683	-	-	-	-	69,683	22,469	-	-	-	-	22,469
	b. Foreign currencies	232	-	-	-	-	232	153	-	-	-	-	153
3.	Securities held	5,499,491	-	-	-	-	5,499,491	4,905,037	-	-	-	-	4,905,037
	a. Rupiah	5,499,491	-	-	-	-	5,499,491	4,905,037	-	-	-	-	4,905,037
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under agreement to repurchase (repo)	926,899	-	-	-	-	926,899	301,314	-	-	-	-	301,314
	a. Rupiah	926,899	-	-	-	-	926,899	301,314	-	-	-	-	301,314
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	298,749	-	-	-	-	298,749	216,235	-	-	-	-	216,235
7.	Loans	15,240,830	440,104	4,850	51,940	291,446	16,029,170	13,171,179	454,915	3,210	48,966	279,115	13,957,385
	a. Small and Medium Enterprise (SME) Debtor	1,771,225	12,133	-	7,411	2,682	1,793,451	2,214,281	53,293	-	-	6,835	2,274,409
	i. Rupiah	334,155	12,133	-	7,411	2,682	350,311	488,610	36,801	-	-	1,400	525,811
	ii. Foreign currencies	1,437,070	-	-	-	-	1,437,070	1,725,871	16,492	-	-	5,435	1,747,598
	b. Non SME debtor	13,469,605	427,971	4,850	44,529	288,764	14,235,719	10,956,898	401,622	3,210	48,966	272,280	11,682,976
	i. Rupiah	9,098,202	427,971	4,850	44,529	117,774	9,693,326	7,302,986	401,622	3,210	48,966	115,726	7,872,510
	ii. Foreign currencies	4,371,403	-	-	-	170,990	4,542,393	3,653,912	-	-	-	156,554	3,810,466
	c. Restructured Loans	329,927	389,246	59	35,193	8	754,433	330,737	375,297	-	45,597	-	751,631
	i. Rupiah	74,202	389,246	59	35,193	8	496,708	89,028	375,297	-	45,597	-	509,922
	ii. Foreign currencies	255,725	-	-	-	-	255,725	241,709	-	-	-	-	241,709
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and Contingencies	16,301,232	957	-	-	-	16,302,189	11,194,301	957	-	-	-	11,195,258
	a. Rupiah	6,316,037	957	-	-	-	6,316,994	4,818,039	957	-	-	-	4,818,996
	b. Foreign currencies	9,985,195	-	-	-	-	9,985,195	6,376,262	-	-	-	-	6,376,262
III. OTHER INFORMATION													
1.	Total guaranteed assets:	-	-	-	-	-	-	-	-	-	-	-	-
	a. At Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	b. At others parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-

(in million HK\$)													
No.	ITEMS	30 Jun 2024						30 Jun 2023					
		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	1,065	-	-	4,060	-		416	-	-	1,220	-	
2.	Spot and derivative receivables	-	-	-	694	-		-	-	-	226	-	
3.	Securities held	-	-	-	-	-		-	-	-	-	-	
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-		-	-	-	-	-	
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-		-	-	-	-	-	
6.	Acceptance receivables	2,592	65	-	2,789	-		3,703	-	-	1,958	-	
7.	Loans	122,019	316,499	328,310	131,034	326,887		124,432	289,165	312,434	120,773	310,543	
8.	Equity investment	-	-	-	-	-		-	-	-	-	-	
9.	Other receivables	-	22,231	1,856	101	3,343		224	17,818	1,086	56	2,205	
10.	Commitment and Contingencies	3,102	283	-	3,559	48		3,893	419	-	3,729	48	


- The presentation of the above Published Financial Statements as at and for the period ended June 30, 2024, and 2023, are prepared based on the unaudited Financial Statements of PT Bank CitaPB Indonesia. The Financial Statements as at December 31, 2023, were audited by Registered Public Accountants Sidharta Widjaja & Rekan, a member firm of KPMG International (Partner-in-charge: Susanto, S.E., CPA) with an unmodified opinion, except for their report dated December 25, 2024, respectively.
- The above financial information is published to fulfill the Financial Services Authority Circular Letter No. 9/SEJUK/03/2020 dated June 30, 2020 regarding "Transparency and Published Financial Statements of the Commercial Bank". Financial Services Authority Regulation No. 37/POJK.03/2019 regarding "Transparency and Published Financial Bank Statements" dated December 20, 2019, Financial Services Authority (POJK) Regulation Number 11/POJK.03/2016, concerning "Minimum Capital Provision Obligations of Commercial Banks" which was amended by Financial Services Authority Regulation (POJK) No. 34/POJK.03/2016 dated September 22, 2016, and Financial Services Authority Regulation (POJK) No. 36/POJK.03/2016 dated September 22, 2016.
- Related parties in the Earning Assets Quality Report and Other Information are presented in accordance with Bank Indonesia Regulation Number 37/BI/2005 dated January 20, 2005 as last amended by Financial Services Authority Regulation Number 36/POJK.03/2016 dated December 19, 2019 concerning Amendment to Financial Services Authority Regulation No. 32/POJK.03/2018 concerning the Maximum Limit for Loans and Provision for Large Commercial Banks.
- The exchange rate at June 30, 2024 : USD = Rp 16,375.00 and December 31, 2023 : USD = Rp 14,992.50 and December 31, 2023 : USD = Rp 15,397.00.

PT BANK CITO INDONESIA
AS OF 30 JUNE 2024 AND 31 DECEMBER 20

No.	ITEMS	30 Jun 2024	31 Dec 2023
I.	COMMITMENT RECEIVABLES	6,248,827	4,276,257
	1. Unused borrowing facilities	1,819,375	1,639,700
	2. Foreign currency positions to be received from spot and derivative / forward transactions	4,346,068	2,617,842
	3. Others	83,384	18,715
II.	COMMITMENT PAYABLES	16,153,672	11,522,115
	1. Undisbursed Credit Line/ Leasing Facilities	12,148,740	10,218,362
	a. Committed	1,406,915	945,041
	b. Uncommitted	10,741,825	9,273,321
	2. Outstanding Irrevocable L/C	307,999	323,589
	3. Foreign currency positions to be submitted for spot and derivative / forward transactions	3,696,933	980,164
	4. Others	-	-
III.	CONTINGENCIES RECEIVABLES	69,594	65,437
	1. Guarantees Received	69,594	65,437
	2. Others	-	-
IV.	CONTINGENCIES PAYABLES	148,517	165,265
	1. Guarantees Issued	148,517	165,265
	2. Others	-	-

PT BANK CIBC INDONESIA
AS OF 30 JUNE 2024 AND 30 JUNE 2023

CAPITAL COMPONENTS			30 Jun 2024	30 Jun 2023	
I	Core Capital (Tier 1)		3,516,826	3,366,598	
	1 CET 1		3,025,276	2,917,175	
	1.1 Common Equity Tier 1 (CET1)	150,000	150,000		
	1.2 Disclosed Reserves	3,060,039	2,820,664		
	1.2.1 Additional Factor	3,089,128	2,920,664		
	1.2.1.1 Other comprehensive income	-	8,585		
	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	-	8,585		
	1.2.1.1.3 Fixed assets revaluation surplus	-	-		
	1.2.1.2 Other disclosed reserves	3,089,128	2,912,079		
	1.2.1.2.1 Ago	-	-		
	1.2.1.2.2 General reserves	30,000	30,000		
	1.2.1.2.3 Previous Years profit/loss	2,960,582	2,791,267		
	1.2.1.2.4 Current Year profit/loss	98,546	90,812		
	1.2.1.2.5 Fund for paid up capital	-	-		
	1.2.1.2.6 Others	-	-		
	1.2.2 Deduction Factor	(29,089)	-		
	1.2.2.1 Other comprehensive income	(29,089)	-		
	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	(29,089)	-		
	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	(184,763)	(153,489)		
1.4.1 Deferred tax	(139,792)	(116,744)			
1.4.2 Goodwill	-	-			
1.4.3 All other intangible assets	(44,971)	(36,745)			
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 - Delivery Versus Payment	-	-			
1.4.7.4 Exposure of subsidiary which have sharia based activities (if any)	-	-			
2 Additional Tier 1 (AT 1)	491,250	449,775			
2.1 Capital instrument which can be calculated as AT-1	491,250	449,775			
2.2 Ago / 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	Supplementary Capital (Tier 2)		142,237	127,963	
1 Capital instrument which can be calculated as Tier 2	-	-			
2 Ago/Disagio	-	-			
3 General reserves of required regulatory provision on productive asset (max. 1.25% of RWA for Credit Risk)	142,237	127,963			
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 of the law, grants, or grants will	-	-			
TOTAL CAPITAL			3,658,763	3,494,913	
	30 Jun 2024	30 Jun 2023	30 Jun 2024	30 Jun 2023	
RISK WEIGHTED ASSET (RWA)			CAR		
RWA FOR CREDIT RISK	11,757,860	10,717,641	CET 1 Ratio (%)	22.21%	24.18%
RWA FOR MARKET RISK	699,160	498,360	Tier 1 Ratio (%)	28.41%	27.91%
RWA FOR OPERATIONAL RISK	859,164	947,212	Tier 2 Ratio (%)	1.07%	1.06%
TOTAL RWA	13,316,184	12,063,213	CAR Ratio (%)	27.48%	28.97%
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE %	9.48%	9.61%	CET 1 FOR BUFFER (%)	17.99%	19.36%
CAR RISK PROFILE ALLOCATION			BUFFER REQUIRED PERCENTAGE (%)		
From CET 1 (%)	4.73%	4.82%	Capital Conservation Buffer (%)	0.00%	0.00%
From AT 1 (%)	3.69%	3.73%	Countercyclical Buffer (%)	-	-
From Tier 2 (%)	1.07%	1.06%	Capital Surcharge for systematical Bank (%)	0.00%	0.00%

President Commissioner	: Chan, Ting-Jeng (Austin Chan)	Controlling Shareholder : Ultimate Shareholder : Through Non Ultimate Shareholder : Non Ultimate Shareholder :
Commissioner	: Huang, Chih-Chung (CC Huang)	
Independent Commissioner	: Imbang Jaya Mangkuto	
Independent Commissioner	: Zairyanto Podiaty	
DIRECTORS		
President Director	: Iwan Satawidinata	 Iwan Satawidinata President
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

AS OF 30 JUNE 2024 AND 30 JUNE 2023		(in millions IDR)	
ITEMS		30 June 2024	30 June 2023
OPERATING REVENUES AND EXPENSES			
Interest Revenue and Expense			
1.	Interest revenue	792,724	669,413
2.	Interest expense	(361,041)	(248,000)
	Net Interest Income (Expense)	431,683	421,413
Other Operating Revenues and Expenses			
1.	Gain (loss) from increase (decrease) fair value on financial assets	(12,203)	(18,507)
2.	Gain (loss) from decrease (increase) fair value on financial liabilities	-	-
3.	Gain (loss) on sales of financial assets	144	32,966
4.	Gain (loss) on spot and derivatives / forward / realised	38,364	(16,764)
5.	Gain (loss) on the investment under equity method	-	-
6.	Gain (loss) from translation of foreign currency transactions	(24,782)	46,871
7.	Dividend	-	-
8.	Commissions / provisions / fee and administration	18,841	23,610
9.	Other incomes	13,004	24,895
10.	Impairment loss of financial assets	(8,376)	(85,076)
11.	Loss on operational risk	-	-
12.	Personnel expenses	(221,839)	(202,105)
13.	Promotion expenses	(1,031)	(4,358)
14.	Others expenses	(106,844)	(103,732)
	Other Operating Revenues and Expenses	(384,832)	(302,180)
OPERATING REVENUES (EXPENSES)		126,851	119,233
NON OPERATING REVENUES AND EXPENSES			
1.	Gain (loss) on sales of fixed assets	4	40
2.	Other non operating revenues (expense)	(6)	29
	NON OPERATING REVENUES (EXPENSE)	(2)	69
CURRENT PROFIT (LOSS) BEFORE TAX - NET		126,849	119,302
	Income tax	(28,303)	(28,490)
a.	Current income tax provision	(18,526)	(46,339)
b.	Deferred tax income/expense	(9,777)	17,849
	CURRENT PROFIT (LOSS) AFTER TAX - NET	98,546	90,812
	PROFIT (LOSS) MINORITY INTEREST	-	-
OTHERS COMPREHENSIVE INCOME			
1.	Accounts will not be reclassified to profit or loss	2,846	(3,429)
a.	Gains from fixed asset revaluation	-	-
b.	Gain (loss) on remeasurement of defined benefit plans	2,846	(3,429)
c.	Others	-	-
2.	Accounts will be reclassified to profit or loss	(22,001)	21,913
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	(22,001)	21,913
c.	Others	-	-
OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - AFTER TAX		(19,155)	18,484
TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)		79,391	109,296
Current Year Profit or loss - net attributable to:			
- Owner		98,546	90,812
- Non controlling interest		-	-
CURRENT YEAR PROFIT (LOSS)-TOTAL		98,546	90,812
Total Current Year Comprehensive Profit (Loss) attributable to:			
- Owner		79,391	109,296
- Non controlling interest		-	-
CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL		79,391	109,296
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-	-
DIVIDEND		-	-
EARNING PER SHARE (IN RUPIAH UNITS)			

ATIONS	
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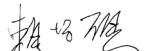
RATIOS		30 Jun 2024	30 Jun 2023
Performance Ratio			
1. Capital Adequacy Ratio (CAR)		27.48%	28.97%
2. Non performing productive assets and non performing non productive assets to total productive assets and non productive assets		0.85%	1.04%
3. Non performing productive assets to total productive assets		0.85%	1.04%
4. Exposure for impairment of financial assets to productive assets		3.22%	3.64%
5. Gross NPL		2.17%	2.37%
6. Net NPL		0.12%	0.14%
7. Return on Asset (ROA)		1.09%	1.17%
8. Return on Equity (ROE)		5.65%	5.45%
9. Net Interest Margin (NIM)		3.73%	4.17%
10. Operating Expenses to Operating Income (BOPD)		85.30%	85.05%
11. Cost to Income Ratio (CIR)		72.11%	60.26%
12. Loan to Deposit Ratio (LDR)		89.45%	100.63%
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%
2. 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%
3. Reserve requirement			
a. Primary reserve requirement repaid			
- Daily		6.33%	9.14%
- Average		6.33%	9.14%
b. Reserve requirement foreign currencies		4.14%	4.31%
4. Overall Net Open Position		2.31%	2.32%

PT. BANK CTBC INDONESIA
13.05.2015 JUNE 2014

d.	TRANSACTIONS	Notional Amount	Purpose		Derivative Receivable & Payable	
			Trading	Hedging	Receivable	Payable
-	Related to Exchange Rate					
1	Spot	1,576,565	1,576,565	-	1,228	1,107
2	Forward	4,725,236	4,725,236	-	42,494	28,588
3	a. Sold	-	-	-	-	-
4	b. Bought	-	-	-	-	-
5	Future	-	-	-	-	-
6	Swap	-	-	-	-	-
7	Others	-	-	-	-	-
1.	Related to Interest Rate					
1	Forward	-	-	-	-	-
2	Option	-	-	-	-	-
3	a. Sold	-	-	-	-	-
4	b. Bought	-	-	-	-	-
5	Future	-	-	-	-	-
6	Swap	-	-	-	-	-
7	Others	-	-	-	-	-
8.	Others	1,307,271	1,307,271	-	26,193	48,464
TOTAL		7,609,072	7,609,072	-	69,915	78,159

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

Jakarta, August 9, 2024
 Directors of PT. Bank CTBC Indonesia

idinata
 Director

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

For the six months ended June 30, 2024 and 2023
(Expressed In Thousands of New Taiwan Dollars)

	Stockholders' Equity - Parent company												
	Capital stock			Retained earnings				Other equity interest					
	Common stock	To be distributed	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	Stockholders' equity - parent company	Non-controlling interest		
Balance at January 1, 2023	147,962.186	-	29,872.413	116,095.619	25,767.513	37,436.876	(11,857.885)	(9,393.777)	1,817.742	337,690.887	23,317.084	361,007.971	
Net income	-	-	-	-	-	20,963.992	-	-	-	20,963.992	844.250	21,808.242	
Other comprehensive income (losses)	-	-	-	-	-	(4.852)	1,428.405	(355.864)	254.744	1,538.247	(882.342)	2,149.589	
Total comprehensive income (losses)	-	-	-	-	-	20,957.090	1,428.405	(355.864)	254.744	19,427.745	(38.092)	19,389.653	
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	-	-	-	-	-	(21,699.996)	-	-	-	(21,699.996)	-	(21,699.996)	
Share-based payment transactions	-	-	106.203	-	-	-	-	-	-	-	-	106.203	
Changes in non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	-	(40.330)	-	40.330	-	-	(100.849)	(100.849)	
Balance at June 30, 2023	147,962.186	-	29,978.616	127,316.868	30,273.312	20,916.802	(13,286.290)	(9,708.131)	2,072.466	335,524.849	23,178.143	358,702.992	
Balance at January 1, 2024	147,962.186	-	30,139.671	127,316.868	30,273.312	40,812.502	(13,651.338)	(6,560.745)	1,528.858	357,791.314	23,520.993	381,312.307	
Net income	-	-	-	-	-	23,172.888	-	-	-	23,172.888	543.893	23,716.781	
Other comprehensive income (losses)	-	-	-	-	-	5,609	2,168.416	(287.872)	(31.140)	1,863.102	(759.964)	1,493.088	
Total comprehensive income (losses)	-	-	-	-	-	23,178.516	2,168.416	(287.872)	(31.140)	20,525.920	183.869	20,709.819	
Appropriation and distribution of retained earnings:	-	-	-	-	-	-	-	-	-	-	-	-	
Legal reserve appropriated	-	-	-	12,243.738	-	(12,243.738)	-	-	-	(19,235.084)	-	(19,235.084)	
Cash dividends of common share	-	-	10,054.326	-	-	(19,235.084)	-	-	-	-	-	(19,235.084)	
Stock dividends of common share	-	-	-	-	-	(10,054.326)	-	-	-	-	-	-	
Reversal of special reserve	-	-	-	-	(720.696)	720.696	-	-	-	-	-	-	
Share-based payment transactions	-	-	202.500	-	-	-	-	-	-	-	-	202.500	
Changes in non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	-	(129.798)	-	129.798	-	-	(297.944)	(297.944)	
Balance at June 30, 2024	147,962.186	10,054.326	30,342.171	139,560.606	29,552.616	23,048.768	(11,484.922)	(6,748.819)	1,497.718	353,784.650	23,406.348	387,191.000	

	Jun 30, 2024	Dec 31, 2023	Jun 30, 2023
Contingent liabilities from guarantee and letter of credit business	111,414,985	109,972,132	99,329,137
Promissory note to Central Bank for Bank's clearance	240,968	240,968	240,968
Client notes in custody	92,371,705	89,134,804	95,067,694
Marketable securities and debts in custody	3,113,310,030	2,881,567,323	3,022,471,871
Designated purpose trust accounts	2,453,251,022	2,096,285,371	1,942,305,113
Other items in custody	22,856,469	24,167,334	27,366,773
Total	5,792,453,179	5,761,184,128	4,973,689,456

June 30, 2024, December 31, 2023, and June 30, 2023
(Expressed in Thousands of New Taiwan Dollars)

	Jun 30, 2024	Dec 31, 2023	Jun 30, 2023	
ASSETS				
Cash and cash equivalents	82,804,000	79,378,009	62,401,000	In
Due from Central Bank and all other banks	891,692,795	597,119,951	544,665,724	to
Financial assets measured at fair value through profit or loss	387,400,178	420,175,757	298,426,753	N
Financial assets measured at fair value through other comprehensive income	270,870,945	274,968,259	282,387,800	to
Investment in debt instruments at amortized cost	881,848,645	885,700,569	891,610,000	N
Financial assets-holding	28,650	298,360	186,750	
Securities purchased under resale agreements	12,896,620	42,052,943	3,626,745	
Current income taxes receivable	239,255,081	185,142,788	233,430,256	
Current income tax assets	1,622,821	1,744,531	967,246	
Loans-net	3,519,279,173	3,458,020,002	3,270,996,938	
Investment under equity method-net	3,447,386	3,588,167	3,198,948	
Other financial assets-net	2,508,419	1,553,878	4,085,699	
Premises and equipment-net	41,068,257	40,905,148	40,610,857	
Right-of-use assets-net	17,478,038	17,238,506	17,214,445	
Intangible assets-net	4,702,869	4,773,557	4,781,186	
Deferred income taxes	30,705,277	30,294,053	30,176,105	On
Deferred income tax assets	12,732,665	12,033,563	11,723,143	P
Other financial liabilities	42,979,535	40,800,746	42,003,388	to
TOTAL ASSETS	6,124,875,902	6,046,296,462	5,740,224,274	
LIABILITIES AND EQUITY				
Liabilities:				
Deposits from Central Bank and other banks	70,593,720	93,282,929	92,654,407	N
Due to Central Bank and other banks	11,167,973	18,684,367	11,333,950	to
Financial liabilities measured at fair value through profit or loss	70,369,949	77,044,778	67,458,734	N
Financial liabilities-holding	71,526	38,720	250,798	L
Current income tax under repurchase agreements	203,290,254	203,950,225	204,750,544	to
Current income taxes payable	53,418,066	86,273,358	90,340,000	N
Current income tax liabilities	6,778,116	6,844,803	4,923,933	L
Deposits and remittances	5,112,307,387	5,000,082,385	4,728,000,115	N
Financial derivatives	48,915,363	53,453,463	53,400,784	L
Commercial paper issued-net	3,334,439	6,865,460	14,014,514	N
Other financial liabilities	67,644,428	63,296,678	59,183,029	N
Provisions	4,380,136	4,675,120	4,593,062	
New liabilities	16,008,046	16,367,527	15,530,000	
Deferred tax liabilities	5,304,024	5,195,124	4,537,350	
Other liabilities	22,769,969	17,921,938	17,805,076	
Total Liabilities	5,737,383,804	5,684,964,255	5,381,521,282	
Stockholders' Equity - Parent Company Capital:				
Common stock	147,862,182	147,962,188	147,862,186	L
Reserve for capital increase	10,054,325	-	-	to
Capital surplus	30,342,711	30,138,677	29,878,616	N
Retained earnings:				On
Legal reserve	139,600,605	127,316,688	127,316,688	T
Reserve for contingencies	29,552,616	29,273,314	29,273,314	N
Undistributed earnings	23,048,768	40,812,502	29,916,802	R
Other liabilities	(16,736,023)	(18,713,225)	(20,622,053)	
Non-controlling interests	24,948,548	23,580,993	24,702,942	
Total Equity	387,191,598	361,332,207	358,702,992	
TOTAL LIABILITIES AND EQUITY	6,124,875,902	6,046,296,662	5,740,224,274	

For the three and six months ended June 30, 2024 and 2023
Expressed in Thousands of New Taiwan Dollars, Except for Earnings Per Share)

	For the three months ended June 30, 2023		For the three months ended June 30, 2022	
	2023	2022	2023	2022
Interest income	46,743.71	4,963.39	49,520.00	4,939.39
Interest expenses	(206,951.24)	(204,438.98)	(209,513.00)	(177,996.84)
Net interest income	187,951.17	19,517.52	37,068.49	36,630.85
Non-interest income				
Service fee and commission income	11,422.15	8,996.29	24,870.12	19,901.28
Gains on financial assets or liabilities measured at fair value through profit or loss	1,056,408.32	3,242.73	1,108,068.61	6,831.59
Realized gains on financial assets measured at fair value through other comprehensive income	223,392.81	819,068.08	91,421.12	1,314,710.00
Gains on derecognition of financial assets measured at amortized cost	1,031.62	6,502.79	79.00	9,421.00
Foreign exchange income	1,472.00	1,088.68	1,564.12	1,088.68
Provision for impairment losses on assets	(2,636)	(167,242)	(15,849)	(391,860)
Provision for impairment losses on associates or joint ventures under equity method	3,346	61,455	8,743	91,249
Provision for impairment losses on investments	878,788	473,548	878,788	473,548
Losses on investment property	(5,768)	(5,677)	(11,857)	(1,062,386)
Public-utility toll-free payment	496,217	(65,937)	1,451,001	(1,662,386)
Net revenues	37,379.24	33,175.20	2,000,304.84	67,002.21
Provision for bad debt expenses, commitment and guarantee liability provision				
Operating expenses	(3,547,711)	(2,417,822)	(5,849,652)	(3,307,678)
Employee benefits expenses	(10,490,765)	(9,991,216)	(20,885,151)	(19,655,438)
Administrative expenses	(1,800,740)	(1,717,443)	(3,886,202)	(3,954,054)
Other general and administrative expenses	(7,147,248)	(6,722,282)	(14,693,207)	(14,155,145)
Total operating expenses	(19,441,753)	(18,468,941)	(38,192,574)	(37,665,507)
Income tax expenses	(3,380,786)	(2,291,819)	(6,297,147)	(29,119,064)
Income tax expenses	3,380,021	2,293,319	6,297,147	45,510,804
Income before comprehensive income	11,356,759	9,922,075	2,000,304.84	21,808,242
Items that will not be reclassified subsequently to profit or loss				
Changes in cash and cash equivalents related to defined benefit plans	7,299	(8,939)	7,299	(8,939)
Measurement of designated financial liabilities measured at fair value through profit or loss attributable to credit risk	26,175	574,192	(38,926)	318,430
Unrealized gains (losses) from investments in equity instruments measured at fair value through other comprehensive income	256,430	(400,588)	4,263,769	(585,304)
Proportionate share of other comprehensive income (losses) from associates or joint ventures under the equity method - items that are not expected to be reclassified subsequently to profit or loss	2,936	(573)	4,923,693	(29,119,064)
Losses: Income tax related to items that will not be reclassified to profit or loss	33,374	34,456	(4,125)	(84,785)
Subtotal	495,056	126,056	1,402,220	(180,265)
Items that are or may be reclassified subsequently to profit or loss				
Exchange differences of overseas subsidiaries' financial reports translation into RMB	191,950	(1,398,056)	1,501,509	(2,000,610)
Changes in fair value through other comprehensive income	(996,898)	(2,068,357)	(1,754,569)	(700,467)
Proportionate share of other comprehensive income (losses) from associates or joint ventures under the equity method - items that are or may be reclassified subsequently to profit or loss	(48,640)	(12,904)	(91,495)	54,599
Income tax related to items that are or may be reclassified to profit or loss	(298,363)	(313,200)	(416,403)	(418,174)
Subtotal	(399,196)	(3,159,077)	90,848	(2,228,504)
Other comprehensive (losses) income	(403,140)	(3,033,021)	1,492,693	(1,418,569)
Total comprehensive income	10,912,619	6,888,714	25,299,819	19,389,663
Income attributable to:				
Parent company	11,080,006	8,597,325	23,172,888	20,963,962
Non-controlling interest	296,763	324,759	1,626,931	844,250
comprehensive income attributable to:	11,356,759	9,922,075	23,716,751	21,808,242
Parent company	10,716,677	7,922,071	25,026,920	19,427,745
Non-controlling interest	190,022	252,424	1,689,831	84,425
Earnings per share (unit: NT dollars)	19,912.67	6,883.74	25,299.81	19,389.66
	0.75	0.65	1.57	1.82