

HEAD OFFICE BRANCH SUB-BRANCH

		AS OF 30 SE	MITMENTS A PT. BANK CTE PTEMBER 202	3C INDONESIA 4 AND 31 DECEMB	ER 2023	in million IDR)		COMPI		VE INCO NK CTBC IN		ARTERLY	IER '					
0.	COMMITMEN	T RECEIVABLE	ITEMS		30 Sep 2024	31 Dec 2023		AS O	F 30 SEPTEME		30 SEPTEME	(1	in millio					
		rowing facilities			6,215,871 1,689,700	4,276,257 1,639,700	No.	RATING REVENUES	ITEMS AND EXPENSES			30 Sep 2024	30 Sep					
	-	rency positions a	to be received fro d transactions	m	4,499,651	2,617,842		nterest Revenue and	Expense			1 224 612	1.00					
_	3. Others				26,520	18,715	1. 2.	Interest revenue Interest expense	(5)			1,234,613 (572,773)	1,02					
\top	COMMITMENT		i Fiiii		15,601,720	11,522,115	B. 0	Net Interest Income ther Operating Rever	, , , , , ,	ses		661,840	63					
	Committe	d Credit Line/ Le ed	easing Facilities		11,305,554 959,019	10,218,362 945,041	1.	Gain (loss) from incre Gain (loss) from deci				(33,358)	(2					
	b. Uncomm 2. Outstanding	nitted g Irrevocable L/0	0		10,346,535 298,973	9,273,321 323,589	3. 4.	Gain (loss) on sales Gain (loss) on spot a	of financial asset	S		24,044						
- 1	3. Foreign curi	rency positions	to be submitted fo	r spot and			5. 6.	Gain (loss) on the inv Gain (loss) from trar	estment under e	quity method	,	(5,612) - 54,776	4					
	derivative / 1 4. Others	forward transac	tions		3,997,193	980,164	7. 8.	Dividend Commissions / provis	-		ictions	28,953	;					
II.	CONTINGENC	CIES RECEIVAE	BLES		132,475	65,437	9.	Other incomes Impairment loss of fir		ministration		20,252						
- 1	Guarantees Others	Received			132,475	65,437	10. 11.	Loss on operational				(40,333)	(1)					
_		CIES PAYABLES	s		240,197	165,265	12. 13.	Personnel expenses Promotion expenses				(341,165) (5,389)	(3					
IV. CONTINGENCIES PAYABLES 1. Guarantees Issued					240,197	165,265	14.	Others expenses Other Operating Re	venues and Exp	enses		(161,809) (459,641)	(1 (4					
_	2. Others				-	-	NON	OPERATING REVEN				202,199	1					
	CAPIT		QUACY O	F COMMER ORT - QUA	CIAL BAN	NKS	1.	Gain (loss) on sales	of fixed assets			2						
			PT. BANK CT	BC INDONESIA AND 30 SEPTEME			2.	Other non operating NON OPERATING R	EVENUES (EXP	ENSE)		(8) (6)						
ļ			L COMPONENTS	7,115 00 021 121112		in million IDR)		Income tax		E TAX - NET		202,193 (45,031)	1					
٦	Core Capital (7		L COMPONENTS		30 Sep 2024 3,596,399	30 Sep 2023 3,370,144		a. Current income ta b. Deferred tax incor				(49,352) 4,321	(
	1 CET 1 1.1 Comm	on Equity Tier 1	(CET 1)		3,142,199 150,000	2,906,494 150,000		CURRENT PROFIT	,			157,162	1					
	1.2 Disclos	sed Reserves Additional Facto			3,167,898 3,167,898	2,926,846 2,943,951	ОТН	PROFIT (LOSS) MIN		51		-						
		1.2.1.1 Other o	comprehensive inco	ome nce due to financial	20,154	2,943,951	1.	Accounts will not b	e reclassified to	profit or loss		2,705						
			statement trans		-	-		a. Gains from fixed a b. Gain (loss) on ren		defined benefit	olans	2,705						
				al assets measured at			2.	c. Others Accounts will be re				27,242						
			comprehensive .3 Fixed assets re	income	20,154	:		Gain (loss) on adj statements in fore	ign currencies			_						
		1.2.1.2 Other d 1.2.1.2	disclosed reserves .1 Agio		3,147,744	2,943,951		b. Gain (loss) from c measured at fair	hanges in the va			27,242						
			.2 General reserve.3 Previous Years		30,000 2,960,582	30,000 2,791,267		c. Others OTHER COMPREH				-						
			.4 Current Year pr.5 Fund for paid u		157,162	122,684		YEAR - AFTER TAX		OF THE CORP	CENT	29,947						
		Deduction Facto			-	(17,105)		TOTAL - CURRE! Current Year Profit			ROFIT (LOSS)	187,109	1					
				ence due to financial	-	(17,105)		- Owner		ributable to:		157,162	1					
		1.2.2.1.	statement trans .2 Potential loss fi	om changes in the	-	-		- Non controlling in CURRENT YEAR)-TOTAL		157,162	1					
			fair value throu					Total Current Year (Comprehensive	Profit (Loss) at	tributable to:	407.400						
			comprehensive disclosed reserves	income	:	(17,105)		- Owner - Non controlling i				187,109	1					
		1.2.2.2.	.1 Disagio .2 Previous years		:	:		CURRENT YEAR TRANSFER PROFIT			.OSS) - TOTAL	187,109	1					
			.3 Current year pr.4 Negative difference	nces between				DIVIDEND	(LOSS) TO HE	AD OFFICE								
			of productive as					EARNING PER SHA	RE (IN RUPIAH	UNITS)		-						
		1.2.2.2.		ences on adjustment financial instrument				STATEMEN	TS OF FIN	ANCIAL F	RATIOS C	ALCULATION	ON -					
		1.2.2.2.	.6 Required regulation non productive	atory provision on					'	QUARTER	RLY							
	13 Nonce	1.2.2.2 ontrolling interes	.7 Others	uoot	-		Door	lannana Dalla	RATIOS			30 Sep 2024	30 Sep					
	1.4 Deduct	tion factor of Co	ommon Equity Tie	r1	(175,699) (130,660)	(170,352)	1.	ormance Ratio Capital Adequacy Ra	tio (CAR)			27.47%	:					
	1.4.2	1.4.1 Deferred tax 1.4.2 Goodwill 1.4.3 All other intangible assets				(134,772) - (35,580)	2.	Non performing product assets to total product		0.80%								
	1.4.4		ity investment which can be calculated as			(35,360)	3. 4.	Non performing prod Allowance for impairs				0.80% 2.92%						
	1.4.5		capital of insurance	subsidiary			5. 6.	Gross NPL Net NPL		·		2.10% 0.15%						
	1.4.7	Other deduction		nstrument and/	-	-	7.	Return on Asset (RO Return on Equity (RO				1.11% 5.96%						
			2 for another bank shareholder in anot	her entity acquired	-	-	9.	Net Interest Margin (I Operating Expenses	NIM)	ome (BODO)		3.66% 85.16%						
		1.4.7.3 Exposu	re which can raise		-		11.	Cost to Income Ratio		68.63% 88.02%	63 63							
		1.4.7.4 Exposu	re of subsidiary wh	ery Versus Payment nich have sharia	-	-		Loan to Deposit Ratio	J (LDK)			00.0276						
	2 Additional T	Tier 1 (AT 1)	activities (if any)		454,200	463,650	1.	a. Percentage violati		ing Limit		0.00%						
	2.2 Agio / E	Disagio	h can be calculated		454,200	463,650		i. Related parties ii. Non-related parties	rties	the terms	n=112*	0.00%						
	2.3.1	Placement fund	se common equity for AT 1 Instrumen		-			b. Percentage of lend i. Related parties	-	ıne Legal Lendi	ng Limit	0.00%						
	2.3.2		c der in another entity law, grants, or grar				2.	ii. Non-related par Reserve requirement				0.00%						
		Capital (Tier 2)		11111	147,894	132,095		Primary reserve re Daily	equirement rupial	1		6.85%						
Γ		ument which can	be calculated as T	ier 2	:	:		- Average b. Reserve requirem	ent foreign curre	ncies		6.83% 4.21%						
	3 General rese (max. 1,25%	erves of required of RWA for Cred		n on productive asset	147,894	132,095	3.	Overall Nett Open Po	osition			1.69%						
	4 Tier 2 deduct 4.1 Sinking	ction factor Fund				:	STA	ATEMENTS OF S	SPOT AND I	DERIVATIV	E TRANSA(CTIONS - QU	JARTI					
	4.3 Cross-s	shareholder in an		nother bank ed by the transition		-						(in millic					
OTA	of the la	aw, grants, or gra	ants WIII		3,744,293	3,502,239	No.	TRANSACTIONS	Notional Amount	Pur Trading	pose Hedging	Derivative Receivable	vable & I Pay					
_		30 Sep 2024	30 Sep 2023		30 Sep 2024	30 Sep 2023	A.	Related to Exchange Rate										
	VEIGHTED (RWA)			CAR			1.	Spot Forward	1,299,683 5,643,411	1,299,683 5,643,411	-	906 140,373	1					
RWA	A FOR EDIT RISK	11,831,497	11,186,220	CET 1 Ratio (%)	23.06%	23.09%	3.	Option	U,U43,411 -	U,U43,411 -		140,373	1					
RWA	A FOR RKET RISK	937,698	554,239	. ,	26.39%	26.77%		a. Sold b. Bought										
RWA	A FOR			Tier 1 Ratio (%)			4. 5.	Future Swap Othors				:						
_	RATIONAL RISK AL RWA	859,164 13,628,359	847,212 12,587,671	Tier 2 Ratio (%) CAR Ratio (%)	1.09% 27.47%	1.05% 27.82%	6. B.	Others Related to Interest	-	-	-							
ATIO (AL ADEQUACY (CAR) ACCORDING	9.49%	9.11%	CET 1 FOR	17.99%	18.59%	1	Rate Forward	-	-	-	-						
O RIS	SK PROFILE %		3.11/9	BUFFER (%) BUFFER REQUIRED PEI			2	Option a. Sold	-	:		:						
	m CET 1 (%)	5.07%	4.50%	Capital Conservation			3	b. Bought Future	-	:		:						
	m AT 1 (%)	3.33%	3.68%	Buffer (%) Countercyclical	0.00%	0.00%	4 5	Swap Others										
	m Tier 2 (%)	1.09%	0.93%	Buffer (%) Capital Surcharge for	0.00%	0.00%	C.	Others	1,346,829	1,346,829		37,452						
· · · · · · ·				systematical Bank (%)	0.0070	V.UU70		TOTAL	8,289,923 KELLOL B	8,289,923		178,731						
_		COMMIS	SIONERS					STA	KEHOLD	ERS								
	dent Commissio	oner :	Chan, Ting-Jeng	(Austin Chan)		Shareholder :												
Presid	Commissioner : Huang, Chih-Chung (CC Huang) Ultimate Shareholde						ier	: CTBC Finar										
omn		Independent Commissioner : Imbang Jaya Mangkuto Through Non Littimate Sharehold						: CTBC Bank ough capital marl		wan 99% : Nil								
omn	endent Commis			Independent Commissioner : Zairvanto Poedijaty						• , , ,								
omn	endent Commis		Zairyanto Poedjia	aty	Non Ultim	ate Sharehole	der thi	ough non capital	market (≥5%)	: Nil								
Comn	endent Commis	ssioner :	Zairyanto Poedjia	uty	Non Ultim	ate Sharehold	der thi	ough non capital	market (≥5%)	: Nil								
ndep	endent Commis	ssioner :			Non Ultim	ate Sharehold	der thi	Jakarta	, November	11, 2024	eia							
ndep	endent Commis	DIREC	CTORS	a	Non Ultim	n .	der thi	Jakarta Directors of	, November	11, 2024	sia	244						

President Director

Lai, Pei-Shuo (Allen Lai)

Deputy President Director

: Candra Putra : Wen, Shih Hua (Vincent Wen)

: Setio Darmawan

_	Website : WWw.clobalin.co.id												
	STATEMENTS OF FINANCIAL POSITION - QUARTERLY PT. BANK CTBC INDONESIA												
	AS OF 30 SEPTEMBER 2024 AND 31 DECEMBER 2023 (in million IDR												
No.	ITEMS	30 Sep 2024	31 Dec 2023										
	ASSETS				LIABILITIES AND EQUITY								
1.	Cash	42.915	61,108		LIABILITIES								
2.	Placement at Bank Indonesia	,	1,676,061	1.	Demand deposits Savings deposits	7,797,030 478,852	6,315,896 512,651						
		2,867,128		3.	Time deposits	10,349,449	9,869,268						
3.	Placement at other banks	392,905	538,661	4.	Electronic money	-							
4.	Spot and derivative receivables	178,731	19,120	5.	Deposits from Bank Indonesia	-							
5.	Securities held	4,287,265	4,365,910	6. 7.	Deposits from others banks Derivatives payables	731,779 209,887	820,443 20,833						
6.	Securities sold under repurchase agreement (repo)	2,794,810	713,854	8.	Securities sold under repurchase agreement (repo)	2,680,977	688,812						
7.		_,,	,	9.	Acceptance payables	402,439	222,412						
	Securities purchased under resell agreement (reverse repo)			10.	Securities Issued		-						
8.	Acceptance receivables	402,439	222,412	11. 12.	Borrowings Security deposits	605,623 12,391	924,089 20,756						
9.	Loans	16,394,938	15,608,761	13.	Interbranch Liabilities Accounts	12,001	20,750						
10.	Sharia financing			14.	Other Liabilities	495,727	324,759						
11.	Equity investment			15.	Minority interest		40.740.040						
12.	Other Financial Assets	185,362	171,581		TOTAL LIABILITIES	23,764,154	19,719,919						
				16.	EQUITY Paid in capital	150,000	150,000						
13.	Allowance for impairment losses on financial assets -/-	798,429	791,989	10.	a. Authorized capital	200,000	200,000						
	a. Securities held	-	-		b. Unpaid in Capital -/-	50,000	50,000						
	b. Loans	767,140	768,242	17.	c. Repurchase Capital (treasury stock) -/-		-						
	c. Others	31,289	23,747	17.	Additional Paid in Capital a. Agio								
14.	Intangible assets	247,442	234,332		b. Disagio -/-								
14.					c. Funds for paid-up capital	-	-						
	Accumulated amortization of intangible assets -/-	202,403	193,155	18.	d. Others Other comprehensive Income (Expense)	38,973	9,025						
15.	Fixed assets	217,065	215,188	10.	a Income	38,973	16,113						
	Accumulated depreciation of fixed assets -/-	155,907	171,018		b Loss -/-		7,088						
16.	Non productive assets	6,138	3,977	19.	Reserves	30,000	30,000						
	a. Abandoned property	_			a. General reserves b. Specific reserves	30,000	30,000						
				20.	Profit/Loss	3,117,744	2,960,582						
	b. Foreclosed assets			a.	Previous years	2,960,582	2,791,267						
	c. Suspense accounts	6,138	3,977	b.	Current year Dividen paid -/-	157,162	169,315						
	d. Interbranch asset accounts	-	-	C.	, ,								
17.	Other assets	240,472	194,723		TOTAL EQUITY ATTRIBUTABLE TO OWNER	3,336,717	3,149,607						
					TOTAL EQUITY	3,336,717	3,149,607						
	TOTAL ASSETS	27,100,871	22,869,526		TOTAL LIABILITIES AND EQUITY	27,100,871	22,869,526						

	IOTAL ASSETS		27,100,8	71 22,869	9,520	TOTAL LIA	BILITIES AN	DEQUIT			21	100,871	22,869,526	
EARNING ASSETS QUALITY AND OTHER INFORMATION - QUARTERLY														
	PT. BANK CTBC INDONESIA AS OF 30 SEPTEMBER 2024 AND 30 SEPTEMBER 2023													
	AS OF 30 SEPTEMBER 2024 AND 30 SEPTEMBER 2023										million IDR)			
	30 Sep 2024 30 Sep 2023										,,,,,,	,		
No.	ITEMS		Special	Sub					Special	Sub				
		Current	Mention	Standard	Doubtfull	Loss	Total	Current	Mention	Standard	Doubtfull	Loss	Total	
I.	RELATED PARTIES													
1.	Placement at other banks	4,392					4,392	6,073					6,073	
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
	b. Foreign currencies	4,392	-	-	-	-	4,392	6,073	-	-	-	-	6,073	
2.	Spot and derivative receivables										-			
	Rupiah Foreign currencies													
3.	Securities held													
	a. Rupiah	-			-		-	-		-				
	b. Foreign currencies		-		-	-	-	-	-	-	-		-	
4.	Securities sold under agreement to repurchase (repo)		-		-	-	-		-			-	-	
	Rupiah Foreign currencies													
5.	Securities purchased under resell agreement (reverse repo)													
	a. Rupiah													
	b. Foreign currencies	-		-	-	-	-	-			-	-		
6.	Acceptance receivables	-	-	-	-	-	-		-	-	-	-		
7.	Loans	7,960	-	٠.	-	-	7,960	6,839			-		6,839	
	Small and Medium Enterprise (SME) Debtor Rupiah		-		-	-					-			
	ii. Foreign currencies													
	b. Non SME debtor	7,960					7,960	6,839					6,839	
	i. Rupiah	7,960	-				7,960	6,839	-				6,839	
	ii. Foreign currencies		-			-	-		-				-	
	c. Restructured Loans		-		-	-	-		-	-	-		-	
	i. Rupiah ii. Foreign currencies				-		-	٠.	-					
8.	Equity investment													
9.	Other receivables													
10.	Commitment and Contingencies		-	-	-	-			-		-	-	-	
	a. Rupiah	-	-		-	-	-		-	-	-	-	-	
	b. Foreign currencies		-	-	-	-	-		-		-	-	-	
II.	NON RELATED PARTIES													
1.	Placement at other banks	388,513 296,453	-		-	-	388,513	352,008	-		-	-	352,008	
	a. Rupiah b. Foreign currencies	92,060					296,453 92,060	229,447 122,561					229,447 122,561	
2.	Spot and derivative receivables	178,731					178,731	20,996					20,996	
	a. Rupiah	177,282	-		-		177,282	20,903	-				20,903	
	b. Foreign currencies	1,449	-	-	-	-	1,449	93	-	-	-	-	93	
3,	Securities held	4,287,265	-		-	-	4,287,265	5,197,834	-	-	-	-	5,197,834	
	a. Rupiah	4,287,265			-	-	4,287,265	5,197,834			-	-	5,197,834	
4.	b. Foreign currencies Securities sold under agreement to repurchase (repo)	2,794,810			-	-	2,794,810					-		
7.	a. Rupiah	2,794,810					2,794,810							
	b. Foreign currencies		-		-	-		-	-	-	-			
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-	
	a. Rupiah		-		-	-			-		-			
6	b. Foreign currencies	402 420	-	-	-	-	402 420	200 040	-	-	-		208,949	
6. 7.	Acceptance receivables Loans	402,439 15,597,407	445,802	13,475	43,204	287,090	402,439 16,386,978	208,949 13,702,782	401,747	2,295	52,025	284 623	208,949 14,443,472	
"	a. Small and Medium Enterprise (SME) Debtor	1,419,734	18,404	8,246	.5,204	10,094	1,456,478	1,945,309	2,110		1,744	5,517	1,954,680	
	i. Rupiah	398,919	18,404	8,246	-	10,094	435,663	477,253	2,110	-	1,744	522	481,629	
	ii. Foreign currencies	1,020,815	-	-	-	-	1,020,815	1,468,056	-	-	-	4,995		
	b. Non SME debtor	14,177,673	427,398	5,229	43,204		14,930,500	11,757,473	399,637	2,295	50,281		12,488,792	
	i. Rupiah ii. Foreign currencies	10,422,829	427,398	5,229	43,204	118,902 158,094	11,017,562	7,785,754	399,637	2,295	50,281	117,723 161,383	8,355,690 4,133,102	
	c. Restructured Loans	3,754,844 316,677	389,046	19	33,741	158,094	3,912,938 739,508	3,971,719 332,269	375,822	61	44,467	161,383	752,680	
	i. Rupiah	70,302	389,046	19	33,741	25	493,133	85,059	375,822	61	44,467	61	505,470	
	ii. Foreign currencies	246,375	-		-	-	246,375	247,210	-		-	-	247,210	
8.	Equity investment	-	-		-	-	-		-	-	-	-		
9.	Other receivables	45.041.015	-		-	-	45.041.015				-	-	44 04= 441	
10.	Commitment and Contingencies a. Rupiah	15,841,917	-	-	-	-		11,314,187 4,905,048	957 957		-		11,315,144 4,906,005	
	a. Rupian b. Foreign currencies	5,614,669 10,227,248		-		-	5,614,669 10,227,248	6,409,139	95/				6,409,139	
III.	OTHER INFORMATION	1 -,,2.3					-,,	1 -, 5, . 6 5					2,,	
1.	Total guaranteed assets:						_						_	
"	a. At Bank Indonesia												:	
	b. At others parties						-						-	
2.	Foreclosed assets													

ALLOWANCES FOR IMPAIRMENT

										(illion ibit,	
	ITEMS			30 Sep 2024			30 Sep 2023					
No.			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	1,181		-	3,929	-	485	-		3,581	-	
2.	Spot and derivative receivables	-	-	-	1,771	-	-	-		210	-	
3.	Securities held	-	-	-	-	-	-	-		-	-	
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-	
6.	Acceptance receivables	2,473	31	-	3,863	-	3,390	-	-	1,816	-	
7.	Loans	120,006	328,031	319,103	134,210	313,266	122,462	307,032	319,682	123,274	316,273	
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	
9.	Other receivables	-	22,945	4,659	110	6,230	-	17,894	1,381	43	2,599	
10.	Commitment and Contingencies	3,215	405	-	4,807	-	4,015	213	-	3,171	48	

- Notes:

 1 The presentation of the above Published Financial Statements as at and for the period ended September 30, 2024 and 2023, are prepared based on the unaudited Financial Statements of PT Bank CTBC Indonesia. The Financial Statements as at December 31, 2023, were audited by Registered Public Accountants Siddharta Wildjaja & Rekan, a member firm of KPMG International (Partner-in-charge: Susanto, S.E., CPA) with an unmodified opinion, as stated in their report dated March 25, 2024, respectively.

 The above financial Information is published to fulfill the Financial Services Authority Regulation (No.37PO.UK.03/2019 regarding "Transparency and Published Financial Bank Statements" dated December 20, 2019, Financial Services Authority Regulation (No.37PO.UK.03/2016) dated September 22, 2019 and Financial Services Authority Regulation (PO.IK) No.27 of 2022, effective since the date of enactment December 28, 2022.

 Related parties in the Earning Assets Quality Report and Other Information are presented in accordance with Bank Indonesia Regulation No. 32/PO.IK.03/2018 concerning the Maximum Limit for Loans and Provision of Large Funds for Commercial Banks.

 The exchange rate at September 30, 2024: 1 USD = Rp 15,140.00, September 30, 2023: 1 USD = Rp 15,455.00 and December 31, 2023: 1 USD = Rp 15,397.00.