

Large Funds for Commercial Banks.
The exchange rate at March 31, 2025: 1 USD = Rp 16,560.00, March 31, 2024: 1 USD = Rp 15,855.00 and December 31, 2024: 1 USD = Rp 16,095.00.

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Karawaci Office Park, Ruko Pinangsia Blok M No. 19, Lippo Karawaci 1200, Tangerang 15811 - Indonesia, (021) 5576-4558, Fax (021) 5576-4556 JAKARTA BANDUNG SURABAYA HEAD OFFICE BRANCH CTBC BANK BANDUNG STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 MARCH 2025 AND 31 MARCH 2024 STATEMENTS OF COMMITMENTS AND CONTINGENCIES - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 MARCH 2025 AND 31 DECEMBER 2024 STATEMENTS OF FINANCIAL POSITION - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 MARCH 2025 AND 31 DECEMBER 2024 No. ITEMS 31 Mar 2025 31 Dec 2024 No. 31 Mar 2025 31 Dec 2024 No. 31 Mar 2025 31 Dec 2024 **ASSETS** LIABILITIES AND EQUITY I. COMMITMENT RECEIVABLES 6,518,376 6,721,995 31 Mar 2025 31 Mar 2024 LIABILITIES OPERATING REVENUES AND EXPENSES Unused borrowing facilities 2,666,800 2,675,200 61,50 2. Foreign currency positions to be received from A. Interest Revenue and Expense Placement at Bank Indonesia 1.430.21 1.401.833 Savings deposits 502,343 618,423 3.848.57 4.040 370 spot and derivative / forward transactions 393,409 (178,315 1,052,583 443,439 324,943 Placement at other banks . Others 3,00 6,425 Electronic money Spot and derivative receivable 51,300 57.161 Deposits from Bank Indonesia Net Interest Income (Expense) 235,108 215,094 II. COMMITMENT PAYABLES 13,648,935 16,414,04 Deposits from others banks . Other Operating Revenues and Expenses . Undisbursed Credit Line/ Leasing Facilities Securities held 5,200,234 5,873,347 12,264,058 10.580.531 Derivatives payables 78,453 60,057 Gain (loss) from increase (decrease) fair value on financial assets Gain (loss) from decrease (increase) fair value on financial liabilities Gain (loss) on sales of financial assets 6,500 1,349,073 466,227 Securities sold under re 655.332 a. Committed 922,838 997,280 Securities sold under repurchase agreement (repo) 1,410,72 11,341,220 9,583,251 b. Uncommittee 422,682 Acceptance payables Securities purchased under resell agreement (reverse reno . Outstanding Irrevocable L/C Securities Issued 374,020 304,251 Gain (loss) on spot and derivatives / forward (realised) 52,144 5,936 662.514 563 348 466,227 422,682 Acceptance receivables 3. Foreign currency positions to be submitted for spot and Gain (loss) on the investment under equity method Security deposits 11,977 10,424 Gain (loss) from translation of foreign currency transactions (24.07) (14,426 3,775,96 derivative / forward transactions 18,051,380 17,287,696 Interbranch Liabilities Accounts Dividend
Commissions / provisions / fee and administration
Other incomes 4. Others 9,917 6,339 1,270 Other Liabilities 314,37 10. Sharia financing Minority interest III. CONTINGENCIES RECEIVABLES 207,000 173,021 Equity investmen Impairment loss of financial assets TOTAL LIABILITIES 23,539,740 22,674,835 (49,696 173,021 207,00 Loss on operational risk Other Financial Assets 185.09 176.463 EQUITY 2. Others Personnel expenses (123.972 (110.790 Paid in capital 150,000 150,000 (468) (52,390) Allowance for impairment losses on financial assets -/-739,948 775,505 IV. CONTINGENCIES PAYABLES 202,261 215,437 Others expenses a. Securities held I. Guarantees Issued b. Unpaid in Capital -/-50,000 50,000 215,437 Other Operating Revenues and Expenses (223,498 (143,333) 202,26 . Repurchase Capital (treasury stock) -/-OPERATING REVENUES (EXPENSES) 11,610 71,761 b. Loans 708,102 741,676 2. Others Additional Paid in Capital CAPITAL ADEQUACY OF COMMERCIAL BANKS CALCULATION REPORT - QUARTERLY PT. BANK CTBC INDONESIA AS OF 31 MARCH 2025 AND 31 MARCH 2024 NON OPERATING REVENUES AND EXPENSES 31,836 33,829 a. Agio b. Disagio -/-Gain (loss) on sales of fixed assets Intangible assets 284.049 280.050 Funds for paid-up capital NON OPERATING REVENUES (EXPENSE Accumulated amortization of intangible assets -/ 209,734 206,123 d. Others (16.547 (11,23 233,538 224,313 Fixed asset (2,79)(15,984 19,267 19,267 CAPITAL COMPONENTS 31 Mar 2025 31 Mar 2024 a. Current income tax provision Accumulated depreciation of fixed assets -/-162,196 153,752 b Loss -/-30,503 35,814 3,648,470 3,506,700 b. Deferred tax income/expense (2,79) (15,984 3.151.670 3,031,050 CURRENT PROFIT (LOSS) AFTER TAX - NET Non productive assets 42,345 11,143 8,857 55,774 a. General reserve 30,000 30,000 1.1 Common Equity Tier 1 (CET 1) 150,000 150,000 PROFIT (LOSS) MINORITY INTEREST a. Abandoned property o. Specific reserves 3,039,514 3,046,356 3,158,629 3,189,132 OTHERS COMPREHENSIVE INCOME Additional Factor
1.2.1.1 Other comprehensive income
1.2.1.1.1 Positive difference due to financial
statement translations
1.2.1.2.2 Potential gain from changes in the
value of financial assets measured:
fair value through other
comprehensive income
1.2.1.3 Fixed assets revaluation surplus
1.2.1.2 Other disclosed reserves b. Foreclosed assets a. Previous years 3,150,275 2,960,582 Accounts will not be reclassified to profit or loss b. Current year c. Dividen paid -/-42,345 11,143 8,857 189,693 a. Gains from fixed asset revaluation b. Gain (loss) on remeasurement on defined benefit plans d. Interbranch asset accounts c. Others TOTAL EQUITY ATTRIBUTABLE TO OWNER 3,327,896 3,313,728 237,949 198,602 Accounts will be reclassified to profit or loss 5,311 Other assets 246 TOTAL EQUITY 3,327,896 3,313,728 a. Gain (loss) on adjustments due to translation of financial เงสมา (เงรร) on adjustments due to translation of financial statements in foreign currencies
(Sain (loss) from changes in the value of financial assets measured at fair value through other comprehensive inco Others TOTAL LIABILITIES AND EQUITY TOTAL ASSETS 26,867,636 26,867,636 25,988,563 25,988,563 3,189,132 3,046,356 EARNING ASSETS QUALITY AND OTHER INFORMATION - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 MARCH 2025 AND 31 MARCH 2024 5,31 246 OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - AFTER TAX TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) 14,168 56,020 Current Special Sub Mention Standard Doubtfull Total Current Special Mention Sub Doubtfull Loss Total Loss ion Factor
Other comprehensive income
1.2.1.1 Negative difference due to financial
statement translations
1.2.2.1.2 Potential loss from changes in the
value of financial assets measured a
fair value through offered
comprehensive income
Other disclosed reserves Current Year Profit or loss - net attributable to: I. RELATED PARTIES 8,85 55,774 - Non controlling interest 2.84 2.64 2.843 **CURRENT YEAR PROFIT (LOSS)-TOTAL** 8,85 55,77 2.843 2.843 2.647 Total Current Year Comprehensive Profit (Loss) attribut b. Foreign currencies Spot and derivative receivables 14,16 56,020 (30,503 (6,842) a. Rupiah - Non controlling interest Other disclosed reserves
1.2.2.2.1 Disagio
1.2.2.2.2 Previous years profit/loss CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL 14,168 56,020 TRANSFER PROFIT (LOSS) TO HEAD OFFICE a. Rupiah 1.2.2.2.3 Current year profit/loss 1.2.2.2.4 Negative differences between DIVIDEND b. Foreign currencies regulatory provision and impairmen of productive asset Securities sold under agreement to repurchase (repo) **EARNING PER SHARE (IN RUPIAH UNITS)** 1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument b. Foreign currencies STATEMENTS OF FINANCIAL RATIOS CALCULATION -Securities purchased under resell agreement (reverse repo 1.2.2.2.6 Required regulatory provision on non productive asset
 1.2.2.2.7 Others QUARTERLY a. Rupiah b. Foreign currencies Acceptance receivable 31 Mar 2025 31 Mar 2024 RATIOS 7.684 1.3 Non controlling interest Capital Adequacy Ratio (CAR)
 Non performing product: a. Small and Medium Enterprise (SME) Debtor 1.4 Deduction factor of Common Equity Tier 1 25.869 26.50% 1.4.1 Deferred tax
1.4.2 Goodwill
1.4.3 All other intangible assets
1.4.4 Equity investment which can be calculated as deduction factor
1.4.5 Shortfall on the capital of insurance subsidiary Non performing productive assets and non performing non product assets to total productive assets and non productive assets ii. Foreign currence b. Non SME debtor i. Rupiah 7.684 7.684 (74,316 Non performing productive assets to total productive assets 0.84% 0.93% Allowance for impairment of financial assets to productive assets 2.759 3.48% ii. Foreign currencies Gross NPL Net NPL 2.11% 0.11% 2.02% 0.35% . Restructured Loans 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 transition 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 sharla
based activities (if any) . Rupiah ii. Foreign currer Return on Asset (ROA) 0.189 1.25% Return on Equity (ROE) 0.979 6.40% Equity investment 3.62% 97.72% 3.76% 83.24% Net Interest Margin (NIM Other receivables Operating Expenses to Operating Income (BOPO) Commitment and Contingencies a. Rupiah b. Foreign currencie Cost to Income Ratio (CIR) 79.55% 70.28% Loan to Deposit Ratio (LDR) 91.439 97.799 Compliance Ratio II. NON RELATED PARTIES Placement at other banks 322.10 322.100 393.75 393.751 a. Percentage violation of Legal Lending Limit Additional Tier 1 (AT 1) 496.800 475.650 a. Rupiah 72.56 72.569 54.372 54.372 2 Agio / Disagio
Deduction factor disclose common equity ")
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 transition of the law, grants, or grants will nent which can be calculated as AT-1 i. Related parties 0.009 0.00% 249.53 ii. Non-related parties 0.009 0.00% Percentage of lending in excess of the Legal Lending Limit a. Rupiah 50.095 45.96 45.961 Related parties b. Foreign currencies 1.20 1.20 ii. Non-related parties 0.009 0.00% Securities held 5.200.23 5.200.234 3.781.118 3.781.118 serve requirement Rupiah
 Foreign currencies 5.200.23 uplementary Capital (Tier 2) 162,702 140,327 1.410.72 1.081.835 1.081.835 Securities sold under agreement to repurchase (repo) Capital instrument which can be calculated as Tier 2 - Average 5.75% 8.24% a. Rupiah 1.410.72 1.410.726 1.081.835 1.081.835 . Reserve requirement foreign currencies 4.499 4.68% b. Foreign currencies Overall Nett Open Position 1.77% Securities purchased under resell agreement (reverse re a. Rupiah (max. 1,25% of RWA for Credit Risk) Tier 2 deduction factor 162,702 140.327 STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS - QUARTERLY PT. BANK CTBC INDONESIA AS OF 31 MARCH 2025 b. Foreign currencies Sinking Fund
Placement fund for Instrument Tier 2 for another bank Acceptance receivables 466.22 466.227 266.884 266.884 7.247.53 432.646 16,983 45.997 301.187 8.044.346 5.137.891 455,775 3.605 42.885 290.516 15.930.672 1.915.638 1.948.801 7.812 2.687 5.125 a. Small and Medium Enterprise (SME) Debtor of the law, grants, or grants will Derivative Receivable & Payable TRANSACTIONS 23.97 TOTAL CAPITAL 3.811.172 3.647.027 ii. Foreign currencie 1.261.96 .261.966 1.593.969 .599.09 Related to 31 Mar 2025 31 Mar 2024 431.799 31 Mar 2025 31 Mar 2024 b. Non SME debtor 15.486.88 7.737 45.99 292.939 6.128.708 3.189.090 42.885 282.704 3.950.083 Exchange Rate 10.896.29 295.146 7.737 45.99 1.436.819 9.353.890 431.799 3.605 42.885 117.144 9.949.32 RISK WEIGHTED 4.691.889 711.262 449.239 3.835.200 343.328 4.000.760 768.834 325.82 Forward 5,660,168 5,660,168 34,684 39,304 Restructured Loans RWA FOR CREDIT RISK i. Rupiahii. Foreign currencies 63.79 345.560 9.165 30.703 78.178 388.82 36.658 503.684 13,288,434 12,092,491 CET 1 Ratio (%) 21.39% Sold 262.02 262.023 265.150 265.150 Bought 499,406 24.76% 25.48% 811,230 Tier 1 Ratio (%) Other receivables Commitment and Contingencies RWA FOR OPERATIONAL RISK 859,164 Tier 2 Ratio (%) 1.02% a. Rupiah 6.107.299 6.107.299 5.916.535 982 5.917.517 TOTAL RWA 13,762,884 CAR Ratio (%) B. Related to Interes 25.869 26.50% b. Foreign currencies 10.509.009 0.509.009 7.618.877 7.618.877 Rate CAPITAL ADEQUAC III. OTHER INFORMATION CET 1 FOR 17.01% 9.49% BUFFER (%) 16.219 TO RISK PROFILE % a. Sold BUFFER REQUIRED PERCENTAGE (%) CAR RISK PROFILE ALLOCA b. At others parties b. Bought Foreclosed assets Countercyclical Buffer (%) From AT 1 (%) 3.46% **ALLOWANCES FOR IMPAIRMENT** 3.37% 0.00% 0.00% C. Others 1,115,040 1,115,040 16,084 38,708 1.02% Capital Surcharge for systematical Bank (%) From Tier 2 (%) 1.10% 0.00% TOTAL 51,301 7,507,068 7,507,068 78,454 31 Mar 2025 31 Mar 2024 COMMISSIONERS STAKEHOLDERS Stage 1 Stage 2 Stage 3 General Specific Stage 1 Stage 2 Stage 3 General Specific Chan, Ting-Jeng (Austin Chan) Controlling Shareholder: Placement at other banks 1,113 3,249 1,021 3,964 Ultimate Shareholder Huang, Chih-Chung (CC Huang) : CTBC Financial Holding Co., Ltd. Securities held : CTBC Bank Co. Ltd., Taiwan 99% : Imbang Jaya Mangkuto Non Ultimate Shareholder through capital market (≥5%) 5. Securities purchased under resell agreement (reverse repo) : Zairyanto Poedjiatv Acceptance receivables Non Ultimate Shareholder through non capital market (≥5%) Loans 128,653 278,741 300,708 148,869 328,566 116,131 331,118 319,930 130,333 320,329 **DIRECTORS** 8. Equity investment Jakarta, May 8, 2025 Other receivables 21,433 4,292 18,345 2,602 esident Director Iwan Satawidinata Commitment and Contingencies **Directors of PT Bank CTBC Indonesia** Deputy President Director Lai. Pei-Shuo (Allen Lai) Notes: Notes:

The presentation of the above Published Financial Statements as at and for the period ended March 31, 2025 and 2024, are prepared based on the audited Financial Statements of PT Bank CTBC Indonesia. The Financial Statements as at December 31, 2024, were audited by Registered Public Accountants Siddharta Wirdjaja & 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, 2025, respectively.

The above financial Information is published to fulfill the Financial Services Authority Circular Letter No. 9 (SEOJK.03/2020 dated June 30, 2020 regarding "Transparency and Published Financial Statements of the Commercial Bank", Financial Services Authority Regulation No. 37/PD/IX.03/2019 regarding "Transparency and Published Financial Services Authority Regulation Number 11/PD/IX.03/2016, concerning "Minimum Capital Provision Obligations of Commercial Banks" without was amended by Financial Services Authority Regulation (POJK) No. 27 of 2022, effective since the date of enactment December 28, 2022.

Related parties in the Earning Assest Quality Report and Other Information are presented in accordance with Bank indonesia Regulation Number 7/3/PBI/2005 dated January 20, 2005 as last amended by Financial Services Authority Regulation Number 38/POJK.03/2019 dated December 19, 2019 concerning Amendment to Financial Services Authority Regulation Number 38/POJK.03/2019 dated December 19, 2019 concerning Amendment to Financial Services Authority Regulation No. 32/POJK.03/2018 concerning the Maximum Limit for Loans and Provision of Large Funds for Commercial Banks Director of Compliance Candra Putra Wen, Shih-Hua (Vincent Wen) Lai. Pei-Shuo (Allen Lai) Iwan Satawidinata Setio Darmawan **President Director Deputy President Director**