



HEAD OFFICE	JAKARTA	Tamara Center, Lt. 15-17, J. Jend. Sudirman Kav. 24, Jakarta 12920 - Indonesia, Telp. (021) 2557-877 (Hunting), (021) 520-6780
	BANDUNG	J. Jend. Gatot Subroto No. 17, Bandung 40062 - Indonesia, Telp. (022) 730-5900, Fax (022) 730-8878, (022) 731-6888
	SEMARANG	Wisma Dharma, Jl. W. Satrio No. 1, Semarang 50132 - Indonesia, Telp. (061) 534-8008, Fax (061) 534-8007
SUB-BRANCH	BANDUNG	Jl. H. Juanda (Dago) No. 56, Bandung 40131 - Indonesia, Telp. (022) 421-8708, Fax (022) 426-5101
	CIKARANG	Komplek Ruko Unit Blok N & No. 2, Jl. M. H. Thamrin - Lippo Cikarang, Bekasi 17550 - Indonesia, Telp. (021) 8990-6868, Fax (021) 8990-6866
	CIKUPA	Jl. Raya B. Jend. Sudirman No. 12, Cikupa 14260 - Indonesia, Telp. (021) 820-0000, Fax (021) 820-0000
	DEPOK	Komplek Ruko Textile Blok E11, Jl. 2, Mangga Dua Raya, Jakarta 14430 - Indonesia, Telp. (021) 612-5058, Fax (021) 612-5055
	PLUIT	Ruko CBD Pluit Blok S14, Jl. Pluit Selatan Raya, Jakarta 14450 - Indonesia, Telp. (021) 6667-3100, Fax (021) 6667-3141
	PUJI KENDANG MANGGA DUA	Jl. Raya B. Jend. Sudirman No. 14 - 15, Puri Kendang, Jakarta 16160, Telp. (021) 5555-0665, Fax (021) 5555-0665
	SURABAYA	Ruko Bukit Darmo Blok No. 20 - 21, Bukit Darmo Komplek, Surabaya 60226 - Indonesia, Telp. (031) 732-2271, Fax (031) 732-2266
	TANGERANG	Karawang Office Park, Ruko Pinrang Blok No. 19, Lippo Karawaci 2020, Tangerang 15811 - Indonesia, Telp. (021) 5576-4558, Fax (021) 5576-4556

STATEMENTS OF FINANCIAL POSITION - QUARTERLY							
PT. BANK CTBC INDONESIA							
AS OF 30 JUNE 2025 AND 31 DECEMBER 2024							
(in million IDR)							
No.	ITEMS	30 Jun 2025	31 Dec 2024	No.	ITEMS	30 Jun 2025	31 Dec 2024
ASSETS				LIABILITIES AND EQUITY			
				LIABILITIES			
1.	Cash	49,822	71,456	1.	Demand deposits	8,508,511	8,191,881
2.	Placement at Bank Indonesia	2,076,167	1,401,833	2.	Savings deposits	547,424	618,423
3.	Placement at other banks	1,073,979	443,439	3.	Time deposits	11,611,805	11,052,583
4.	Spot and derivative receivables	31,196	57,161	4.	Electronic money	-	-
5.	Securities held	4,622,197	5,873,347	5.	Deposits from Bank Indonesia	-	-
6.	Securities sold under repurchase agreement (repo)	518,117	675,758	6.	Deposits from other banks	1,120,029	753,389
7.	Securities purchased under resell agreement (reverse repo)	-	-	7.	Derivatives payables	35,823	60,057
8.	Acceptance receivables	481,018	422,682	8.	Securities sold under repurchase agreement (repo)	486,849	655,332
9.	Loans	18,424,605	17,287,696	9.	Acceptance payables	481,018	422,682
10.	Sharia financing	-	-	10.	Securities Issued	-	-
11.	Equity investment	-	-	11.	Borrowings	487,050	563,348
12.	Other Financial Assets	199,304	176,463	12.	Security deposits	10,166	10,424
13.	Allowance for impairment losses on financial assets -/-	763,333	775,050	13.	Interbranch Liabilities Accounts	-	-
a.	Securities held	-	-	14.	Other Liabilities	531,867	346,706
b.	Loans	732,342	741,676	15.	Minority interest	-	-
c.	Others	30,991	33,829	TOTAL LIABILITIES			
14.	Intangible assets	289,875	280,050	23,820,542 22,674,835			
Accumulated amortization of intangible assets -/-				EQUITY			
15.	Fixed assets	236,655	224,313	16.	Paid in capital	150,000	150,000
Accumulated depreciation of fixed assets -/-				17.	a. Authorized capital	200,000	200,000
16.	Non productive assets	18,346	11,143	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	18,346	11,143	a.	Agio	-	-
d.	Interbranch asset accounts	-	-	b.	Disagio -/-	-	-
17.	Other assets	369,777	198,602	c.	Funds for paid-up capital	-	-
				d.	Others	-	-
				18.	Other comprehensive Income (Expense)	39,126	(16,547)
				a.	Income	39,126	19,267
				b.	Loss -/-	-	35,814
				19.	Reserves	30,000	30,000
				a.	General reserves	30,000	30,000
				b.	Specific reserves	-	-
				20.	Profit/Loss	3,209,431	3,150,275
				a.	Previous years	3,150,275	2,980,582
				b.	Current year	59,156	189,693
				c.	Dividen paid -/-	-	-
				TOTAL EQUITY ATTRIBUTABLE TO OWNER			
				3,428,557 3,313,728			
				TOTAL EQUITY			
				3,428,557 3,313,728			
TOTAL ASSETS		27,249,099	25,988,563	TOTAL LIABILITIES AND EQUITY		27,249,099	25,988,563

EARNING ASSETS QUALITY AND OTHER INFORMATION - QUARTERLY													
PT. BANK CTBC INDONESIA													
AS OF 30 JUNE 2025 AND 30 JUNE 2024													
(in million IDR)													
No.	ITEMS	30 Jun 2025					30 Jun 2024						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
1.	RELATED PARTIES												
	1. Placement at other banks	13,981	-	-	-	-	13,981	33,589	-	-	-	-	33,589
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	13,981	-	-	-	-	13,981	33,589	-	-	-	-	33,589
2.	2. Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	3. Securities held	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	4. Securities sold under agreement to repurchase (repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	5. Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	6. Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	7. Loans	6,572	-	-	-	-	6,572	7,270	-	-	-	-	7,270
	a. Small and Medium Enterprise (SME) Debtor	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non SME debtor	6,572	-	-	-	-	6,572	7,270	-	-	-	-	7,270
	i. Rupiah	6,572	-	-	-	-	6,572	7,270	-	-	-	-	7,270
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured Loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	8. Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	9. Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	10. Commitment and Contingencies	7,980	-	-	-	-	7,980	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	7,980	-	-	-	-	7,980	-	-	-	-	-	-

1. NON RELATED PARTIES													
1.	Placement at other banks	1,059,998	-	-	-	-	1,059,998	372,457	-	-	-	372,457	
	a. Rupiah	455,311	-	-	-	-	455,311	56,244	-	-	-	56,244	
	b. Foreign currencies	604,687	-	-	-	-	604,687	316,213	-	-	-	316,213	
2.	Spot and derivative receivables	31,196	-	-	-	-	31,196	69,915	-	-	-	69,915	
	a. Rupiah	26,461	-	-	-	-	26,461	69,683	-	-	-	69,683	
	b. Foreign currencies	4,735	-	-	-	-	4,735	232	-	-	-	232	
3.	Securities held	4,622,187	-	-	-	-	4,622,187	5,499,491	-	-	-	5,499,491	
	a. Rupiah	4,622,187	-	-	-	-	4,622,187	5,499,491	-	-	-	5,499,491	
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
4.	Securities sold under agreement to repurchase (repo)	518,117	-	-	-	-	518,117	926,899	-	-	-	926,899	
	a. Rupiah	518,117	-	-	-	-	518,117	926,899	-	-	-	926,899	
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
6.	Acceptance receivables	481,018	-	-	-	-	481,018	298,749	-	-	-	298,749	
7.	Loans	17,605,816	436,314	42,626	22,710	307,565	18,418,036	15,240,830	440,104	4,850	51,940	291,446	16,029,170
	a. Small and Medium Enterprise (SME) Debtor	1,735,596	139,626	3,687	17,387	189,326	1,975,935	1,771,225	12,133	-	7,411	2,691	1,781,327
	i. Rupiah	527,271	139,626	3,687	17,387	687,981	834,155	12,133	-	-	7,411	2,682	356,381
	ii. Foreign currencies	1,208,325	-	-	-	1,208,325	1,437,070	-	-	-	-	-	1,437,070
	b. Non SME debtor	15,870,222	299,688	42,626	19,023	290,168	16,521,727	13,469,605	427,971	4,850	44,529	288,764	14,235,719
	i. Rupiah	11,520,068	299,688	42,626	19,023	190,861	12,021,266	9,098,020	427,971	4,850	44,529	117,774	9,693,326
	ii. Foreign currencies	4,350,154	-	-	-	99,307	4,449,611	4,371,403	-	-	170,980	170,980	4,540,363
8.	Restructured Loans	310,037	356,869	29,030	3,712	9,152	708,800	3,926,927	389,246	59	35,193	8	754,433
	i. Rupiah	57,805	356,869	29,030	3,712	9,152	456,568	74,202	389,246	59	35,193	8	498,708
	ii. Foreign currencies	252,232	-	-	-	252,232	255,725	-	-	-	-	-	255,725
9.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
	Equity and Contingencies	14,632,390	-	-	-	-	14,632,390	16,301,232	957	-	-	-	16,302,189
	a. Rupiah	6,014,768	-	-	-	-	6,014,768	6,316,037	957	-	-	-	6,316,994
	b. Foreign currencies	8,617,622	-	-	-	-	8,617,622	9,985,195	-	-	-	-	9,985,195

III. OTHER INFORMATION				
1.	Total guaranteed assets:		-	-
a.	At Bank Indonesia		-	-
b.	At others parties		-	-
2.	Foreclosed assets		-	-

ALLOWANCES FOR IMPAIRMENT											
(In million IDR)											
No.	ITEMS	30 Jun 2025					30 Jun 2024				
		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	3,610	-	-	10,740	-	1,065	-	-	4,060	-
2.	Spot and derivative receivables	-	-	-	312	-	-	-	-	694	-
3.	Securities held	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	2,721	58	-	4,773	-	2,592	65	-	2,789	-
7.	Loans	133,375	266,005	332,962	159,647	336,454	122,019	316,499	328,310	131,034	326,887
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	20,175	4,427	155	5,313	-	22,231	1,856	101	3,343
10.	Commitment and Contingencies	3,224	193	-	5,070	-	3,102	283	-	3,559	48

Notes:

The presentation of the above Published Financial Statements as at and for the period ended June 30, 2025 and 2024, are prepared based on the unaudited Financial Statements of PT Bank CTBC Indonesia. The Financial Statements as at December 31, 2025, were audited by Registered Public Accountants Sidhartha Widjaja & Renteria, 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, 2026.

The above financial information is published to fulfill the Financial Services Authority Circular Letter No. 9 SEQUK/03/2020 dated June 30, 2020 regarding "Transparency and Disclosure of Financial Statements of the Commercial Banks in Indonesia". This information is also used to fulfill the requirements of the Indonesian Financial Services Regulatory Authority (PSJK) Regulation Number 11/PK/POJK/2016, concerning "Minimum Capital Provision Obligations of Commercial Banks" which was amended by Financial Services Regulatory Authority (PSJK) No. 34/PK/POJK/2018 dated September 22, 2016, and Financial Services Regulatory Authority (POJK) No. 27 of 2022, effective since the date of enactment December 28, 2022.


This information is also used to fulfill the requirements of the Indonesian Financial Services Regulatory Authority Regulation Number 73/PB/POJK/2020 dated January 20, 2020 as last amended by Financial Services Regulatory Authority Regulation Number 38/PK/POJK/2019 dated December 27, 2019 concerning Amendment to Financial Services Regulatory Authority Regulation No. 32/PK/POJK/2018 concerning the Maximum Limit for Loans and Provision of Large Financial Commercial Banks.

The exchange rate applied at June 30, 2025 : 1 USD = Rp 16,235.00, June 30, 2024 : 1 USD = Rp 16,375.00 and December 31, 2024 : 1 USD = Rp 16,095.00.

No.	ITEMS	30 Jun 2025	31 Dec 2024
I.	COMMITMENT RECEIVABLES	5,337,836	6,721,217
1.	Unused borrowing facilities	2,778,775	2,675,775
2.	Foreign currency positions to be received from spot and derivative / forward transactions	2,574,481	4,040,404
3.	Others	4,580	6,038
II.	COMMITMENT PAYABLES	14,379,471	13,648,471
1.	Unsubursed Credit Limit Leasing Facilities	11,780,759	10,580,759
a.	Committed	923,004	997,004
b.	Uncommitted	10,857,755	9,583,755
2.	Outstanding Irrevocable L/C	276,839	304,839
3.	Foreign currency positions to be submitted for spot and derivative / forward transactions	2,321,873	2,764,873
4.	Others	-	-
III.	CONTINGENCIES RECEIVABLES	171,581	173,581
1.	Guarantees Received	171,581	173,581
2.	Others	-	-
IV.	CONTINGENCIES PAYABLES	260,899	215,899
1.	Guarantees Issued	260,899	215,899
2.	Others	-	-

CAPITAL COMPONENTS		30 Jun 2025	30 Jun 2024
I	Core Capital (Tier 1)	3,737,966	3,516,100
	1 CET 1	3,250,916	3,025,000
	1.1 Common Equity Tier 1 (CET 1)	150,000	150,000
	1.2 Disclosed Reserves	3,259,125	3,060,000
	1.2.1 Additional Factor	3,259,125	3,069,000
	1.2.1.1 Other comprehensive income	19,694	-
	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	19,694	-
	1.2.1.1.3 Fund assets revaluation surplus	-	-
	1.2.1.2 Other disclosed reserves	3,239,431	3,069,000
	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	3,105,275	2,960,000
	1.2.1.2.4 Current Year profit/loss	50,156	96
	1.2.1.2.5 Fund for paid up capital	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factor	-	(29,000)
	1.2.2.1 Other comprehensive income	-	(29,000)
	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	-	(29,000)
	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		(158,209)		(158,209)
1.4.1	Deferred tax		(81,256)		(139,465)
1.4.2	Goodwill		-		-
1.4.3	All other intangible assets		(76,911)		(44,739)
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 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 sharia based activities (if any)		-		-
2	Additional Tier 1 (AT 1)		487,050		491,491
2.1	Capital instrument which can be calculated as AT-1		487,050		491,491
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 transition of the law, grants, or grants will		-		-
II.	Supplementary Capital (Tier 2)		174,057		142,262
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)		174,057		142,262
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 transition of the law, grants, or grants will		-		-
TOTAL CAPITAL			3,912,023		3,658,491
			30 Jun 2025	30 Jun 2024	30 Jun 2025
RISK WEIGHTED ASSET (RWA)			CAR		
RWA FOR CREDIT RISK			Tier 1 Ratio (%)		
			13,924,558	11,757,860	20.67%
RWA FOR MARKET RISK			Tier 1 Ratio (%)		
			855,598	690,190	23.77%
RWA FOR OPERATIONAL RISK			Tier 2 Ratio (%)		
			948,103	859,164	1.11%
TOTAL RWA			15,728,248	13,316,194	24.87%
CAPITAL ADEQUACY RATIO CAR ACCORDING TO RISK PROFILE %			9.65%	9.46%	15.22%
CAR RISK PROFILE ALLOCATION			BUFFER REQUIRED PERCENTAGE (%)		
From CET 1 (%)			5.45%	4.73%	0.00%
From AT 1 (%)			3.10%	3.69%	0.00%
From Tier 2 (%)			1.11%	1.07%	0.00%
			Capital Conservation Buffer (%)		
			Countercyclical Buffer (%)		
			Capital Surcharge for systematic Risk (%)		

COMMISSIONERS		<p>Controlling Shareholder</p> <p>Ultimate Shareholder</p> <p>Through</p> <p>Non Ultimate Shareholder</p> <p>Non Ultimate Shareholder</p>
President Commissioner	: Chan, Ting-Jeng (Austin Chan)	
Commissioner	: Huang, Chih-Chung (CC Huang)	
Independent Commissioner	: Imbang Jaya Mangkuto	
Independent Commissioner	: Zairyanto Poedjiaty	
DIRECTORS		
President Director	: Iwan Satawidinata	 <p>Iwan Satawidinata</p> <p>President</p>
Deputy President Director	: Lai, Pei-Shuo (Allen Lai)	
Director of Compliance	: Candra Putra	
Director	: Wen, Shih-Hua (Vincent Wen)	
Director	: Setio Darmawan	
Director	: Howard Lee Liofery	

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - QUARTERLY				
PT. BANK CTBC INDONESIA				
AS OF 30 JUNE 2025 AND 30 JUNE 2024				
(in million IDR)				
No.	ITEMS	30 Jun 25	30 Jun 24	
OPERATING REVENUES AND EXPENSES				
A. Interest Revenue and Expense				
1.	Interest revenue	889,675	792,724	
2.	Interest expense	(419,289)	(361,041)	
	Net Interest Income (Expense)	470,386	431,683	
B. Other Operating Revenues and Expenses				
1.	Gain (loss) from increase (decrease) fair value on financial assets	294	(12,293)	
2.	Gain (loss) from decrease (increase) fair value on financial liabilities	2,892	384	
3.	Gain (loss) on sales of financial assets	42,894	34,344	
4.	Gain (loss) on spot & derivatives / forward (realised)	2,874	18,344	
5.	Gain (loss) on the investment under equity method	-	-	
6.	Gain (loss) from translation of foreign currency transactions	(16,825)	(24,782)	
7.	Dividend	-	-	
8.	Commissions / provisions / fee and administration	18,719	18,841	
9.	Other incomes	29,035	13,004	
10.	Impairment loss of financial assets	(94,296)	(6,376)	
11.	Loss on operational risk	-	(3)	
12.	Personal expenses	(249,514)	(221,839)	
13.	Promotion expenses	(2,096)	(1,031)	
14.	Others expenses	(124,442)	(106,844)	
	Other Operating Revenues and Expenses	(393,964)	(304,832)	
	OPERATING REVENUES (EXPENSES)	76,422	126,851	

NON OPERATING REVENUES AND EXPENSES			
1.	Gain (loss) on sales of fixed assets	57	4
2.	Other non operating revenues (expense)	(3)	(6)
	NON OPERATING REVENUES (EXPENSE)		
	CURRENT PROFIT (LOSS) BEFORE TAX - NET	54	(2)
	Income tax	76,476	126,849
		(17,320)	(28,303)
	a. Current income tax provision	(9,462)	(18,526)
	b. Deferred tax income/expense	(7,858)	(9,777)
	CURRENT PROFIT (LOSS) AFTER TAX - NET	59,156	98,546
	PROFIT (LOSS) MINORITY INTEREST	-	-
OTHERS COMPREHENSIVE INCOME			
1.	Accounts will not be reclassified to profit or loss	166	2,846
	a. Gains from fixed asset revaluation	-	-
	b. Gain (loss) on remeasurment of defined benefit plans	166	2,846
	c. Others	-	-
2.	Accounts will be reclassified to profit or loss	55,508	(22,001)
	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	55,508	(22,001)
	c. Others	-	-
OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - AFTER TAX			
		55,674	(19,155)
	TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	114,830	79,391
Current Year Profit or loss - net attributable to:			
	- Owner	59,156	98,546
	- Non controlling interest	-	-
	- CURRENT YEAR PROFIT (LOSS)-TOTAL	59,156	98,546
Total Current Year Comprehensive Profit (Loss) attributable to:			
	- Owner	114,830	79,391
	- Non controlling interest	-	-
	- CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL	114,830	79,391
TRANSFER PROFIT (LOSS) TO HEAD OFFICE			
		-	-
DIVIDEND			
		-	-
EARNING PER SHARE (IN RUPIAH UNITS)			
		-	-

STATEMENTS OF FINANCIAL RATIOS CALCULATION - QUARTERLY			
PERFORMANCE RATIO		(in %)	
		30 Jun 2025	30 Jun 2024
763	1. Capital Adequacy Ratio (CAR)	24.87%	27.48%
792	2. Non performing productive assets and non performing non productive assets to total productive assets and non productive assets	0.89%	0.85%
971	3. Non performing productive assets to total productive assets	0.89%	0.85%
	4. Allowance for impairment of financial assets to productive assets	2.80%	3.25%
	5. Gross NPL	2.02%	2.17%
	6. Net NPL	0.22%	0.12%
	7. Return on Asset (ROA)	0.57%	1.05%
	8. Return on Equity (ROE)	3.21%	5.65%
	9. Net Interest Margin (NIM)	3.59%	3.73%
	10. Operating Expenses to Operating Income (BOPQ)	92.22%	85.30%
	11. Cost to Income Ratio (CIR)	68.29%	72.11%
12	12. Loan to Deposit Ratio (LDR)	89.15%	88.45%
Compliance Ratio			
250	1. a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
	2. 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	5.78%	6.33%
	- Average	5.74%	6.33%
237	b. Reserve requirement foreign currencies	4.68%	4.14%
	3. Overall Net Open Position	0.60%	2.31%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS - QUARTERLY						
PT. BANK CTBC INDONESIA						
AS OF 30 JUNE 2025						
(in million IDR)						
No.	TRANSACTIONS	Notional Amount	Purpose		Derivative Receivable & Payable	
			Trading	Hedging	Receivable	Payable
A.	Related to Exchange Rate					
1.	Spot	677,280	677,280	-	192	309
2.	Forward	3,531,044	3,531,044	-	23,124	20,228
	Option	-	-	-	-	-
	a. Sold	-	-	-	-	-
	b. Bought	-	-	-	-	-
	Future	-	-	-	-	-
5.	Swap	-	-	-	-	-
6.	Others	-	-	-	-	-
B.	Related to Interest Rate					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Sold	-	-	-	-	-
	b. Bought	-	-	-	-	-
	Future	-	-	-	-	-
	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	TOTAL	584,460	584,460	-	7,879	15,286
		4,792,784	4,792,784	-	31,195	35,623

nder :

holder : CTBC Financial Holding Co., Ltd.

holder : CTBC Bank Co. Ltd., Taiwan 99%

holder through capital market (≥5%) : Nil

holder through non capital market (≥5%) : Nil

Jakarta, August 15, 2025

Directors of PT Bank CTBC Indonesia


Satawidinata
ident Director


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

CTBC BANK CO., LTD. AND SUBSIDIARIES												
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY												
For the six months ended June 30, 2025 and 2024 (Expressed in Thousands of New Taiwan Dollars)												
Stockholders' Equity - Parent company												
Capital stock				Retained earnings			Other equity interest				Total equity	
Common stock	Stock dividend to be distributed	Capital surplus	Legal reserve	Special reserve	Undistributed earnings	Exchange differences of overseas subsidiaries' financial reports translation	Unrealized gains (losses) on financial assets measured at fair value through profit or loss attributable to credit risk	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, 2024	147,962,196	-	30,139,671	127,316,868	30,273,312	40,917,502	(13,651,338)	(6,590,745)	1,528,658	367,791,314	23,520,963	381,312,307
Net income (loss)	-	-	-	-	-	23,172,886	-	-	-	23,172,886	543,963	23,716,751
Other comprehensive income (loss)	-	-	-	-	-	5,628	2,166,416	(287,872)	(31,140)	1,853,032	(359,964)	1,493,068
Total comprehensive income (loss)	-	-	-	-	-	23,178,516	2,166,416	(287,872)	(31,140)	25,025,520	183,899	25,209,419
Appropriation and distribution of retained earnings:												
Legal reserve appropriated	-	-	-	12,243,738	-	(12,243,738)	-	-	-	-	-	-
Cash dividends of common share	-	-	-	-	-	(19,520,084)	-	-	-	(19,235,084)	(297,944)	(19,532,028)
Stock dividends of common share	-	-	-	-	-	(10,052,326)	-	-	-	-	-	-
Reversal of special reserve	-	-	-	-	(720,696)	720,696	-	-	-	-	-	-
Share-based payment transactions	-	-	202,500	-	-	-	-	-	-	202,500	-	202,500
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-
Balance at June 30, 2024	147,962,196	-	10,054,126	30,342,711	139,560,606	29,552,616	23,048,768	(11,484,922)	(6,748,819)	1,497,718	363,784,650	23,406,948
Balance at January 1, 2025	158,016,512	-	30,533,914	139,560,606	29,552,616	49,799,479	(8,250,272)	(6,540,051)	1,190,335	393,863,185	28,345,322	420,208,461
Net income (loss)	-	-	-	-	-	27,762,537	-	-	-	27,762,537	181,650	28,444,387
Other comprehensive income (loss)	-	-	-	-	-	323	(10,912,767)	3,208,725	442,627	(17,261,092)	(293,708)	(7,554,800)
Total comprehensive income (loss)	-	-	-	-	-	27,762,860	(10,912,767)	3,208,725	442,627	20,501,445	388,142	20,889,587
Appropriation and distribution of retained earnings:												
Legal reserve appropriated	-	-	-	14,939,829	-	(14,939,829)	-	-	-	-	-	-
Cash dividends of common share	-	-	-	-	-	-	-	-	-	(26,704,791)	(326,079)	(27,030,870)
Stock dividends of common share	-	-	-	13,268,014	-	(13,268,014)	-	-	-	-	-	-
Reversal of special reserve	-	-	-	-	(5,113,236)	5,113,236	-	-	-	-	-	-
Share-based payment transactions	-	-	325,972	-	-	-	-	-	-	325,972	-	325,972
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	-	145,354	-	(146,354)	-	-	-	-
Balance at June 30, 2025	158,016,512	-	13,268,014	30,859,886	154,500,435	24,439,381	27,909,294	(19,163,039)	(3,477,680)	1,632,962	387,985,765	28,407,385
CTBC BANK CO., LTD. AND SUBSIDIARIES												
Major commitments and contingencies												
(Expressed in Thousands of New Taiwan Dollars)												
						Jun 30, 2025	Dec 31, 2024	Jun 30, 2024				
Contingent liabilities from guarantees and letter of credit business						107,386,752	105,743,777	111,414,985				
Promissory note to Central Bank for Bank's discountance						248,988	248,988	248,988				
Client notes in custody						92,612,396	96,403,188	92,371,705				
Marketable securities and debts in custody						2,808,505,577	3,071,904,359	3,113,010,030				
Designated purpose trust accounts						3,323,381,046	2,893,502,407	2,463,251,022				
Other items in custody						24,680,011	27,514,098	22,566,499				
Total						6,357,839,650	6,130,336,276	5,773,453,179				

<div> <div>CTBC BANK CO., LTD. AND SUBSIDIARIES</div> <div>CONSOLIDATED BALANCE SHEETS</div> <div>June 30, 2025, December 31, 2024, and June 30, 2024</div> <div>(Expressed in Thousands of New Taiwan Dollars)</div> </div>			
	June 30, 2025	Dec 31, 2024	June 30, 2024
ASSETS			
Cash and cash equivalents	103,793,009	89,392,039	82,904,688
Due from Central Bank and all loans to banks	474,739,858	486,715,108	591,692,755
Financial assets measured at fair value through profit or loss	278,835,257	411,313,748	387,400,172
Financial assets measured at fair value through other comprehensive income	30,987,840	331,638,557	21,970,844
Investment in debt instruments at amortized cost	688,800,807	1,171,594,513	861,884,664
Financial assets-equipment	59,083	287	26,855
Securities purchased under resale agreements	20,576,716	51,575,872	12,889,626
Other financial assets-net	186,115,101	192,253,654	230,585,000
Current income tax assets	24,983,372	9,124,346	9,124,346
Loans-net	3,963,488,122	3,768,168,955	3,519,279,171
Investment under equity method-net	311,289	3,503,636	3,447,598
Other financial assets-net	2,650,121	2,471,715	2,984,471
Premises and equipment-net	40,404,116	40,902,326	41,068,255
Right-of-use assets-net	16,523,947	16,837,783	16,837,783
Investment property-net	4,705,917	4,755,499	4,755,499
Intangible assets-net	30,870,639	30,940,335	30,792,699
Deferred income tax assets	12,357,854	12,367,079	12,732,699
Other assets-net	56,127,663	46,168,825	43,379,433
TOTAL ASSETS	6,564,958,655	6,473,092,637	6,124,675,400
LIABILITIES AND EQUITY			
Liabilities:			
Deposits from Central Bank and Other banks	140,928,523	121,047,354	79,593,727
Due to Central Bank and other banks	11,944,387	14,676,151	11,167,957
Financial liabilities measured at fair value through profit or loss	96,029,824	86,639,460	70,399,944
Financial liabilities-measured	455,209	154,636	151,676
Investment in debt instruments under repurchase agreements	81,266,851	216,573,932	203,202,929
Payables	98,054,860	98,400,882	93,418,068
Current income tax liabilities	8,308,877	8,229,567	6,778,171
Deposits and remittances	5,425,255,683	5,331,302,957	5,173,207,289
Financial liabilities-equipment	62,237,380	54,701,427	46,915,387
Commercial paper issued-net	531,209	5,135,751	3,334,423
Other financial liabilities	71,706,431	66,785,800	66,948,942
Intangible assets-net	3,816,699	3,865,446	4,300,123
Lease liabilities	15,226,742	15,725,350	16,008,044
Deferred tax liabilities	5,555,003	6,198,135	5,304,004
Other liabilities	24,322,987	22,377,526	22,789,996
Total Liabilities	6,150,465,475	6,052,884,384	5,737,383,580
Stockholders' Equity - Parent Company:			
Capital stock			
Common stock	158,016,512	158,016,512	147,962,182
Reserve for capital increase	13,238,014	-	10,584,322
Capital surplus	3,859,886	30,533,914	30,342,177
Retained earnings:			
Legal reserve	154,500,435	139,560,600	139,560,600
Special reserve	24,493,381	25,952,616	25,952,616
Undistributed earnings	27,939,294	49,795,473	21,646,767
Other equity interest	(21,007,757)	(13,599,588)	(16,738,022)
Non-controlling interests	26,407,385	25,345,322	23,406,994
Total Equity	414,393,180	420,208,253	387,191,599
TOTAL LIABILITIES AND EQUITY	6,564,958,655	6,473,092,637	6,124,675,400

CTBC BANK CO., LTD. AND SUBSIDIARIES CONSOLIDATED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME For the three and six months ended June 30, 2025 and 2024 (Expressed in Thousands of New Taiwan Dollars, Except for Earnings Per Share)				
	For the three months ended June 30		For the six months ended June 30	
	2025	2024	2025	2024
Interest Income	47,882,667	45,745,371	95,709,723	89,613,520
Less: Interest expenses	(25,428,038)	(29,995,214)	(51,436,587)	(52,195,026)
Net interest income	22,454,629	18,750,157	44,273,136	37,088,494
Net non-interest income				
Service fees and commission income	12,190,006	11,422,151	22,272,510	24,047,182
Gains (losses) on financial assets or liabilities measured at fair value through profit or loss	3,575,546	5,106,458	10,300,568	11,008,851
Realized gains (losses) on financial assets measured at fair value through other comprehensive income	1,273,805	220,392	2,201,551	991,142
Gains (losses) on de recognition of financial assets measured at amortized cost	11,669	103	12,051	191
Foreign exchange gains (losses)	1,814,687	1,472,499	3,555,181	1,564,279
Provision (reversal) of impairment loss on assets	(420,075)	(2,630)	(1,037)	(35)
Proportionate share of gains (losses) from associates or joint ventures under equity method	26,924	2,348	41,953	8,743
Other non-interest income	554,187	877,788	1,282,864	1,376,417
Less: Other non-interest expenses	(42,888)	(42,888)	(85,776)	(85,776)
Public welfare/other benefit payment	(484,000)	(468,217)	(2,064,000)	(1,951,000)
Net revenue	41,899,511	37,376,244	84,169,160	75,800,304
Provision for bad debt expenses, commitment and guarantee liability provision	(2,657,738)	(3,547,711)	(5,924,472)	(6,584,652)
Operating expenses				
Employee benefits expenses	(12,031,397)	(10,490,765)	(23,547,400)	(20,885,151)
Depreciation and amortization expenses	(1,834,772)	(1,809,740)	(3,690,861)	(3,813,816)
Other general and administrative expenses	(7,822,622)	(9,144,716)	(16,482,514)	(14,693,207)
Total operating expenses	(21,688,791)	(22,104,215)	(43,720,775)	(39,312,774)
Net income (loss) before tax from continuing operations	17,553,494	14,726,788	34,923,913	29,958,479
Less: Income tax expenses (benefits)	2,986,405	3,030,021	6,078,526	6,241,727
Net income (loss)	14,567,089	11,596,757	28,844,387	23,716,751
Other comprehensive income (loss):				
Items that will not be reclassified subsequently to profit or loss				
Remeasurement surplus related to defined benefit plans	415	7,289	415	7,289
Changes in designated as financial liabilities measured at fair value through profit or loss attributable to credit risk	79,016	261,175	553,291	(38,926)
Unrealized gains (losses) from investments in equity instruments measured at fair value through other comprehensive income	388,995	256,430	(1,025,825)	1,423,789
Proportionate share of other comprehensive income (loss) from associates or joint ventures under the equity method	1,733	2,936	115,448	1,963
Less: Income tax related to items that will not be reclassified to profit or loss	16,975	23,374	103,443	(5,125)
Subtotal	453,194	495,056	235,956	1,422,222
Items that may be reclassified subsequently to profit or loss				
Exchange differences of overseas subsidiaries' financial reports translation	(16,365,690)	(19,191,520)	(33,556,214)	1,501,009
Changes in gains (losses) from investments in debt instruments measured at fair value through other comprehensive income	2,356,467	(996,698)	4,074,696	(1,734,569)
Proportionate share of other comprehensive income (loss) from associates or joint ventures under the equity method	51,808	(48,645)	75,091	(91,995)
Less: Income tax related to items that may be reclassified to profit or loss	(898,636)	(298,356)	(730,781)	(416,403)
Subtotal	(13,058,050)	(20,216,020)	(30,178,708)	(2,640,848)
Net income (loss) attributable to equity holders of the parent	(1,255,451)	(444,080)	(7,254,000)	1,493,689
Total comprehensive income (loss)	1,980,252	1,091,673	20,889,587	25,208,919
Net income (loss) attributable to:				
Parent company	14,319,216	11,606,006	27,762,337	23,172,988
Non-controlling interest	286,813	296,753	81,850	23,863
	14,586,421	11,366,759	28,444,387	23,716,751
Comprehensive income (loss) attributable to:				
Parent company	2,775,703	1,016,677	20,501,445	25,025,502
Non-controlling interest	(775,675)	(198,002)	(388,142)	(183,899)
	1,980,028	1,019,276	20,889,587	25,209,919
Earnings per share (unit: NT dollars)	0.84	0.65	1.62	1.35