

RECOVERY PLAN
PT BANK CTBC INDONESIA

I. Objectives and Scope of Recovery Plan

The Recovery Plan is a strategic document prepared by the Bank as part of its commitment to ensuring business continuity and resilience, formulated in accordance with prevailing regulations governing the Determination of Supervisory Status and Handling of Commercial Bank Issues.

II. Actions to Address Potential Financial Challenges

To proactively anticipate potential challenges, the Bank has developed a strategic and comprehensive set of recovery options. These encompass both broad strategic measures and specific actions across key areas, including capital, liquidity, profitability, and asset quality. The primary focus is placed on strengthening capital, safeguarding liquidity, enhancing profitability, and improving asset quality.

These options are designed with reference to a range of potential stress scenarios that may affect the Bank. Each option is supported by warning indicators and defined trigger levels to enable timely detection of risks. This framework ensures that the Bank can take preventive as well as corrective actions promptly and proportionately.

III. Management mechanisms for the potential negative market reactions and/or other related information

The Bank's confidence in its operational resilience is supported by sound and sustainable financial performance, robust infrastructure, highly competent human resources, and strong financial support from its group, a leading financial institution with an international presence. These elements collectively serve as a foundation for maintaining stability and market confidence, particularly in the context of the Recovery Plan.

In addition, the implementation of recovery options will be accompanied by risk-mitigation measures, including the adoption of effective communication strategies with stakeholders and other relevant actions to ensure the successful execution of the plan.