CTBC BANK

Website : www.ctbcbank.co.id

HEAD OFFICE : JAKARTA : Tamara Center, Lt. 15-17, Jl. Jend. Sudirman Kav. 24, Jakarta 12920 - Indonesia, Telp. (021) 2557-8787 (Hunting), Fax (021) 520-6383
BRANCH : BANDUNG : Jl. Jend. Gatot Subroto No. 17, Bandung 40262 - Indonesia, Telp. (022) 730-5900, Fax (022) 730-8878, (022) 731-6888
SURABAYA : Wisma Intiland (Ex Wisma Darmala), Lt. 6, Jl. Panglima Sudirman 101-103, Surabaya 60271 - Indonesia, Telp. (031) 534-8008, Fax (031) 534-8007
SEMARANG : Jl. Gajahmada No 113 Semarang 50134, Telp. (024) 292-07999 (Hunting), Fax (024) 292-02799
SUB-BRANCH : BANDUNG : Jl. Ir. H. Juanda (Dago) No. 56, Bandung 40115- Indonesia, Telp. (022) 421-8708, Fax (022) 426-5101
CIKARANG : Komplek Ruko Union Blok A No. 2, Jl. M. H. Thamrin - Lippo Cikarang, Bekasi 17550 - Indonesia, Telp. (021) 8990-6688, Fax (021) 8990-6868
KELAPA GADING : Jl. Boulevard Barat Raya, Blok XC 09 No. 1-2, Kelapa Gading, Jakarta 14240 - Indonesia, Telp. (021) 4587-7078, Fax (021) 4587-7077
MANGGA DUA : Komplek Ruko Textile Blok E4 No. 2, Jl. Mangga Dua Raya, Jakarta 14430 - Indonesia, Telp. (021) 612-5058, Fax (021) 612-5056
PLUIT : Ruko CBD Pluit Blok S/11, Jl. Pluit Selatan Raya, Jakarta 14450 - Indonesia, Telp. (021) 6667-3100, Fax (021) 6667-3411
PURI KENCANA : Grand Puri Niaga Blok K6 Unit 1A - 1B, Jl. Puri Kencana, Jakarta 11610, Telp. (021) 5835-0565, Fax. (021) 5835-1501
SURABAYA : Ruko Bukit Darmo Golf B2 No. 20 – 21, Bukit Darmo Boulevard, Surabaya 60226 - Indonesia, Telp. (031) 732-2277, Fax (031) 732-2266
TANGERANG : Karawaci Office Park, Ruko Pinangsia Blok M No. 19, Lippo Karawaci 1200, Tangerang 15811 - Indonesia, (021) 5576-4558, Fax (021) 5576-4556

STATEMENTS OF FINANCIAL POSITION - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 DECEMBER 2025 AND 31 DECEMBER 2024

(in million IDR)

No.	ITEMS	31 Dec 2025	31 Dec 2024
	ASSETS		
1.	Cash	61,733	71,456
2.	Placement at Bank Indonesia	1,077,443	1,401,833
3.	Placement at other banks	228,499	443,439
4.	Spot and derivative receivables	14,170	57,161
5.	Securities held	5,533,843	5,873,347
6.	Securities sold under repurchase agreement (repo)	680,735	675,758
7.	Securities purchased under resell agreement (reverse repo)	-	-
8.	Acceptance receivables	392,859	422,682
9.	Loans	19,340,832	17,287,696
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other Financial Assets	184,914	176,463
13.	Allowance for impairment losses on financial assets -/-	745,599	775,505
	a. Securities held	3	-
	b. Loans	720,192	741,676
	c. Others	25,404	33,829
14.	Intangible assets	294,480	280,050
	Accumulated amortization of intangible assets -/-	219,562	206,123
15.	Fixed assets	249,458	224,313
	Accumulated depreciation of fixed assets -/-	175,535	153,752
16.	Non productive assets	18,255	11,143
	a. Abandoned property	-	-
	b. Foreclosed assets	-	-
	c. Suspense accounts	18,255	11,143
	d. Interbranch asset accounts	-	-
17.	Other assets	200,899	198,602
	TOTAL ASSETS	**27,137,424**	**25,988,563**

No.	ITEMS	31 Dec 2025	31 Dec 2024
	LIABILITIES AND EQUITY		
	LIABILITIES		
1.	Demand deposits	7,410,354	8,191,881
2.	Savings deposits	496,705	618,423
3.	Time deposits	12,049,395	11,052,583
4.	Electronic money	-	-
5.	Deposits from Bank Indonesia	-	-
6.	Deposits from others banks	917,527	753,399
7.	Derivatives payables	19,128	60,057
8.	Securities sold under repurchase agreement (repo)	667,769	655,332
9.	Acceptance payables	372,699	422,682
10.	Securities Issued	-	-
11.	Borrowings	1,167,333	563,348
12.	Security deposits	12,405	10,424
13.	Interbranch Liabilities Accounts	-	-
14.	Other Liabilities	426,711	346,706
15.	Minority interest	-	-
	TOTAL LIABILITIES	**23,540,026**	**22,674,835**
	EQUITY		
16.	Paid in capital	150,000	150,000
	a. Authorized capital	200,000	200,000
	b. Unpaid in Capital -/-	50,000	50,000
	c. Repurchase Capital (treasury stock) -/-	-	-
17.	Additional Paid in Capital	-	-
	a. Agio	-	-
	b. Disagio -/-	-	-
	c. Funds for paid-up capital	-	-
	d. Others	-	-
18.	Other comprehensive Income (Expense)	71,008	(16,547)
	a. Income	71,008	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	3,346,390	3,150,275
	a. Previous years	3,150,275	2,960,582
	b. Current year	196,115	189,693
	c. Dividen paid -/-	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	**3,597,398**	**3,313,728**
	TOTAL EQUITY	**3,597,398**	**3,313,728**
	TOTAL LIABILITIES AND EQUITY	**27,137,424**	**25,988,563**

EARNING ASSETS QUALITY AND OTHER INFORMATION - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 DECEMBER 2025 AND 31 DECEMBER 2024

(in million IDR)

No.	ITEMS	31 Dec 2025						31 Dec 2024					
		Current	Special Mention	Sub Standard	Doubtfull	Loss	Total	Current	Special Mention	Sub Standard	Doubtfull	Loss	Total
I.	**RELATED PARTIES**												
1.	Placement at other banks	6,820	-	-	-	-	6,820	3,171	-	-	-	-	3,171
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	6,820	-	-	-	-	6,820	3,171	-	-	-	-	3,171
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	5,275	-	-	-	-	5,275	7,497	-	-	-	-	7,497
	a. Small and Medium Enterprise (SME) Debtor	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non SME debtor	5,275	-	-	-	-	5,275	7,497	-	-	-	-	7,497
	i. Rupiah	5,275	-	-	-	-	5,275	7,497	-	-	-	-	7,497
	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	221,679	-	-	-	-	221,679	440,268	-	-	-	-	440,268
	a. Rupiah	28,613	-	-	-	-	28,613	40,497	-	-	-	-	40,497
	b. Foreign currencies	193,066	-	-	-	-	193,066	399,771	-	-	-	-	399,771
2.	Spot and derivative receivables	14,170	-	-	-	-	14,170	57,161	-	-	-	-	57,161
	a. Rupiah	13,894	-	-	-	-	13,894	56,116	-	-	-	-	56,116
	b. Foreign currencies	276	-	-	-	-	276	1,045	-	-	-	-	1,045
3.	Securities held	5,533,843	-	-	-	-	5,533,843	5,873,347	-	-	-	-	5,873,347
	a. Rupiah	5,532,953	-	-	-	-	5,532,953	5,873,347	-	-	-	-	5,873,347
	b. Foreign currencies	890	-	-	-	-	890	-	-	-	-	-	-
4.	Securities sold under agreement to repurchase (repo)	680,735	-	-	-	-	680,735	675,758	-	-	-	-	675,758
	a. Rupiah	680,735	-	-	-	-	680,735	675,758	-	-	-	-	675,758
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	392,859	-	-	-	-	392,859	422,682	-	-	-	-	422,682
7.	Loans	18,398,869	569,774	43,858	8,990	314,066	19,335,557	16,421,406	506,274	7,171	49,409	295,939	17,280,199
	a. Small and Medium Enterprise (SME) Debtor	2,077,248	132,184	-	-	12,800	2,222,232	1,812,471	148,794	-	4,443	8,247	1,973,955
	i. Rupiah	558,002	132,184	-	-	12,800	702,986	561,955	148,794	-	4,443	8,247	723,439
	ii. Foreign currencies	1,519,246	-	-	-	-	1,519,246	1,250,516	-	-	-	-	1,250,516
	b. Non SME debtor	16,321,621	437,590	43,858	8,990	301,266	17,113,325	14,608,935	357,480	7,171	44,966	287,692	15,306,244
	i. Rupiah	10,845,681	437,590	43,858	8,990	199,267	11,535,386	10,470,264	356,404	7,171	44,966	119,626	10,998,431
	ii. Foreign currencies	5,475,940	-	-	-	101,999	5,577,939	4,138,671	1,076	-	-	168,066	4,307,813
	c. Restructured Loans	252,473	404,529	25,819	-	12,800	695,621	325,671	355,099	6	32,256	9	713,041
	i. Rupiah	1,113	404,529	25,819	-	12,800	444,261	66,394	355,099	6	32,256	9	453,764
	ii. Foreign currencies	251,360	-	-	-	-	251,360	259,277	-	-	-	-	259,277
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and Contingencies	14,248,756	16	-	-	-	14,248,772	13,864,372	-	-	-	-	13,864,372
	a. Rupiah	6,370,734	16	-	-	-	6,370,750	5,074,876	-	-	-	-	5,074,876
	b. Foreign currencies	7,878,022	-	-	-	-	7,878,022	8,789,496	-	-	-	-	8,789,496
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	31 Dec 2025					31 Dec 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	109	-	-	2,285	-	1,328	-	-	4,295	-
2.	Spot and derivative receivables	-	-	-	142	-	-	-	-	564	-
3.	Securities held	3	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	1,964	-	-	3,832	-	2,837	2,431	-	4,034	-
7.	Loans	133,060	251,986	335,146	160,239	338,646	121,706	295,240	324,730	140,346	326,307
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	19,412	3,919	181	4,964	-	22,022	5,211	131	6,517
10.	Commitment and Contingencies	2,540	-	-	4,679	-	3,321	475	-	4,677	-

Notes:

1. The presentation of the above Published Financial Statements as at and for the period ended December 31, 2025 and 2024, are prepared based on the audited Financial Statements of PT Bank CTBC Indonesia. The Financial Statements as at December 31, 2025, were audited by Registered Public Accountants Siddharta Widjaja & 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 16, 2026, respectively.
2 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/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.27 of 2022, effective since the date of enactment December 28 , 2022.
3 Related parties in the Earning Assets 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 No. 32/POJK/03/2018 concerning the Maximum Limit for Loans and Provision of Large Funds for Commercial Banks.
4 The exchange rate at December 31, 2025: 1 USD = Rp 16,675.00 and December 31, 2024: 1 USD = Rp 16.095,00

STATEMENTS OF COMMITMENTS AND CONTINGENCIES - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 DECEMBER 2025 AND 31 DECEMBER 2024

(in million IDR)

No.	ITEMS	31 Dec 2025	31 Dec 2024
I.	**COMMITMENT RECEIVABLES**	**3,580,178**	**6,721,995**
	1. Unused borrowing facilities	2,184,375	2,675,200
	2. Foreign currency positions to be received from spot and derivative / forward transactions	1,391,072	4,040,370
	3. Others	4,731	6,425
II.	**COMMITMENT PAYABLES**	**14,024,514**	**13,648,935**
	1. Undisbursed Credit Line/ Leasing Facilities	12,023,761	10,580,531
	a. Committed	727,676	997,280
	b. Uncommitted	11,296,085	9,583,251
	2. Outstanding Irrevocable L/C	282,792	304,251
	3. Foreign currency positions to be submitted for spot and derivative / forward transactions	1,717,961	2,764,153
	4. Others	-	-
III.	**CONTINGENCIES RECEIVABLES**	**423,855**	**173,021**
	1. Guarantees Received	423,855	173,021
	2. Others	-	-
IV.	**CONTINGENCIES PAYABLES**	**224,258**	**215,437**
	1. Guarantees Issued	224,258	215,437
	2. Others	-	-

CAPITAL ADEQUACY OF COMMERCIAL BANKS CALCULATION REPORT - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 DECEMBER 2025 AND 31 DECEMBER 2024

(in million IDR)

	CAPITAL COMPONENTS	31 Dec 2025	31 Dec 2024
I.	**Core Capital (*Tier* 1)**	**3,928,430**	**3,598,524**
	1. CET 1	**3,428,180**	**3,115,674**
	1.1 Common Equity Tier 1 (CET 1)	**150,000**	**150,000**
	1.2 Disclosed Reserves	**3,436,020**	**3,144,461**
	1.2.1 Additional Factor	3,436,020	3,180,275
	1.2.1.1 Other comprehensive income	59,630	-
	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	59.630	-
	1.2.1.1.3 Fixed assets revaluation surplus	-	-
	1.2.1.2 Other disclosed reserves	3,376,390	3,180,275
	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	3,150,275	2,960,582
	1.2.1.2.4 Current Year profit/loss	196,115	189,693
	1.2.1.2.5 Fund for paid up capital	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factor	-	(35,814)
	1.2.2.1 Other comprehensive income	-	(35,814)
	1.2.2.1.1 Negative diffrerence 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	-	(35,814)
	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	**(157,840)**	**(178,787)**
	1.4.1 Deferred tax	(82,922)	(104,860)
	1.4.2 Goodwill	-	-
	1.4.3 All other intangible assets	(74,918)	(73,927)
	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)	**500,250**	**482,850**
	2.1 Capital instrument which can be calculated as AT-1	500,250	482,850
	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.	**Suplementary Capital (Tier 2)**	**171,358**	**154,047**
	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)	171,358	154,047
	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	**4,099,788**	**3,752,571**

	31 Dec 2025	31 Dec 2024		31 Dec 2025	31 Dec 2024
RISK WEIGHTED ASSET (RWA)			**CAR**		
RWA FOR CREDIT RISK	13,800,277	12,552,723	**CET 1 Ratio (%)**	22.58%	22.45%
RWA FOR MARKET RISK	435,763	464,560	**Tier 1 Ratio (%)**	25.87%	25.93%
RWA FOR OPERATIONAL RISK	948,103	859,164	**Tier 2 Ratio (%)**	1.13%	1.11%
TOTAL RWA	**15,184,143**	**13,876,447**	**CAR Ratio (%)**	27.00%	27.04%
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE %	**9.67%**	**9.49%**	**CET 1 FOR BUFFER (%)**	**17.33%**	**17.55%**
CAR RISK PROFILE ALLOCATION			**BUFFER REQUIRED PERCENTAGE (%)**		
From CET 1 (%)	**5.25%**	**4.90%**	**Capital Conservation Buffer (%)**	0.00%	0.00%
From AT 1 (%)	**3.29%**	**3.48%**	**Countercyclical Buffer (%)**	0.00%	0.00%
From Tier 2 (%)	**1.13%**	**1.11%**	**Capital Surcharge for systematical Bank (%)**	0.00%	0.00%

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 DECEMBER 2025 AND 31 DECEMBER 2024

(in million IDR)

No.	ITEMS	31 Dec 2025	31 Dec 2024
	OPERATING REVENUES AND EXPENSES		
	A. Interest Revenue and Expense		
1.	Interest revenue	1,783,103	1,689,317
2.	Interest expense	(832,517)	(785,769)
	Net Interest Income (Expense)	**950,586**	**903,548**
	B. Other Operating Revenues and Expenses		
1.	Gain (loss) from increase (decrease) fair value on financial assets	(876)	(5,992)
2.	Gain (loss) from decrease (increase) fair value on financial liabilities	-	-
3.	Gain (loss) on sales of financial assets	74,313	3,281
4.	Gain (loss) on spot and derivatives / forward (realised)	63,814	20,235
5.	Gain (loss) on the investment under equity method	-	-
6.	Gain (loss) from translation of foreign currency transactions	(17,774)	6,739
7.	Dividend	-	-
8.	Commissions / provisions / fee and administration	41,734	38,008
9.	Other incomes	53,124	37,303
10.	Impairment loss of financial assets	(137,676)	(25,174)
11.	Loss on operational risk	(4)	-
12.	Personnel expenses	(492,779)	(463,465)
13.	Promotion expenses	(8,809)	(7,950)
14.	Others expenses	(272,279)	(262,297)
	Other Operating Revenues and Expenses	**(697,212)**	**(659,312)**
	OPERATING REVENUES (EXPENSES)	**253,374**	**244,236**
	NON OPERATING REVENUES AND EXPENSES		
1.	Gain (loss) on sales of fixed assets	105	43
2.	Other non operating revenues (expense)	(4)	(11)
	NON OPERATING REVENUES (EXPENSE)	**101**	**32**
	CURRENT PROFIT (LOSS) BEFORE TAX - NET	**253,475**	**244,268**
	Income tax	(57,360)	(54,575)
	a. Current income tax provision	(60,118)	(17,436)
	b. Deferred tax income/expense	2,758	(37,139)
	CURRENT PROFIT (LOSS) AFTER TAX - NET	**196,115**	**189,693**
	PROFIT (LOSS) MINORITY INTEREST	-	-
	OTHERS COMPREHENSIVE INCOME		
1.	**Accounts will not be reclassified to profit or loss**	**(7,889)**	**3,153**
	a. Gains from fixed asset revaluation	-	-
	b. Gain (loss) on remeasurement onf defined benefit plans	(7,889)	3,153
	c. Others	-	-
2.	**Accounts will be reclassified to profit or loss**	**95,444**	**(28,727)**
	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	95,444	(28,727)
	c. Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - AFTER TAX	**87,555**	**(25,574)**
	TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	**283,670**	**164,119**
	Current Year Profit or loss - net attributable to:		
	- Owner	196,115	189,693
	- Non controlling interest	-	-
	CURRENT YEAR PROFIT (LOSS)-TOTAL	**196,115**	**189,693**
	Total Current Year Comprehensive Profit (Loss) attributable to:		
	- Owner	283,670	164,119
	- Non controlling interest	-	-
	CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL	**283,670**	**164,119**
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-
	DIVIDEND	-	-
	EARNING PER SHARE (IN RUPIAH UNITS)	-	-

STATEMENTS OF FINANCIAL RATIOS CALCULATION - QUARTERLY

(in %)

	RATIOS	31 Dec 2025	31 Dec 2024
	Performance Ratio		
1.	Capital Adequacy Ratio (CAR)	27.00%	27.04%
2.	Non performing productive assets and non performing non productive assets to total productive assets and non productive assets	0.88%	0.88%
3.	Non performing productive assets to total productive assets	0.88%	0.88%
4.	Allowance for impairment of financial assets to productive assets	2.73%	2.96%
5.	Gross NPL	1.90%	2.04%
6.	Net NPL	0.16%	0.16%
7.	Return on Asset (ROA)	0.93%	0.99%
8.	Return on Equity (ROE)	5.20%	5.36%
9.	Net Interest Margin (NIM)	3.56%	3.69%
10.	Operating Expenses to Operating Income (BOPO)	87.43%	86.39%
11.	Cost to Income Ratio (CIR)	63.05%	72.68%
12.	Loan to Deposit Ratio (LDR)	96.92%	87.04%
	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%
	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%
2.	Reserve requirement		
	a. Primary reserve requirement rupiah		
	- Daily	4.07%	6.14%
	- Average	3.96%	6.06%
	b. Reserve requirement foreign currencies	5.01%	4.59%
3.	Overall Nett Open Position	1.19%	0.91%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 31 DECEMBER 2025

(in million IDR)

No.	TRANSACTIONS	Notional Amount	Purpose		Derivative Receivable & Payable	
			Trading	Hedging	Receivable	Payable
A.	**Related to Exchange Rate**					
1.	Spot	368,702	368,702	-	1,069	852
2.	Forward	2,320,002	2,320,002	-	9,328	4,870
3.	Option	-	-	-	-	-
	a. Sold	-	-	-	-	-
	b. Bought	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	-	-	-	-	-
6.	Others	-	-	-	-	-
B.	**Related to Interest Rate**					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Sold	-	-	-	-	-
	b. Bought	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	**Others**	**333,500**	**333,500**	-	**3,774**	**13,406**
	TOTAL	**3,022,204**	**3,022,204**	-	**14,171**	**19,128**

COMMISSIONERS

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
Deputy President Director : Lai, Pei-Shuo (Allen Lai)
Director of Compliance : Candra Putra
Director : Wen, Shih-Hua (Vincent Wen)
Director : Howard Lee Liofery

STAKEHOLDERS

Controlling Shareholder :

Ultimate Shareholder : CTBC Financial Holding Co., Ltd.

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

Non Ultimate Shareholder through capital market (≥5%) : Nil

Non Ultimate Shareholder through non capital market (≥5%) : Nil

Jakarta, March 31, 2026
Directors of PT Bank CTBC Indonesia

Iwan Satawidinata
President Director

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

CTBC BANK CO., LTD. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
For the years ended December 31, 2025 and 2024
(Expressed In Thousands of New Taiwan Dollars)

	Stockholders' Equity - Parent company										
	Capital stock		Retained earnings			Other equity interest					
	Common stock	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	Total equity
Balance at January 1, 2024	147,962,186	30,139,671	127,316,868	30,273,312	40,812,502	(13,651,338)	(6,590,745)	1,528,858	357,791,314	23,520,993	381,312,307
Net income	-	-	-	-	49,423,933	-	-	-	49,423,933	1,318,670	50,742,603
Other comprehensive (losses) income	-	-	-	-	261,893	5,401,066	164,297	(338,523)	5,488,733	1,803,602	7,292,335
Total comprehensive income (losses)	-	-	-	-	49,685,826	5,401,066	164,297	(338,523)	54,912,666	3,122,272	58,034,938
Appropriation and distribution of retained earnings:											
Legal reserve appropriated	-	-	12,243,738	-	(12,243,738)	-	-	-	-	-	-
Cash dividends of common share	-	-	-	-	(19,235,084)	-	-	-	(19,235,084)	(297,943)	(19,533,027)
Stock dividends of common share	10,054,326	-	-	-	(10,054,326)	-	-	-	-	-	-
Reversal of special reserve	-	-	-	(720,696)	720,696	-	-	-	-	-	-
Share-based payment transactions	-	394,243	-	-	-	-	-	-	394,243	-	394,243
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	113,603	-	(113,603)	-	-	-	-
Balance at December 31, 2024	**158,016,512**	**30,533,914**	**139,560,606**	**29,552,616**	**49,799,479**	**(8,250,272)**	**(6,540,051)**	**1,190,335**	**393,863,139**	**26,345,322**	**420,208,461**
Net income	-	-	-	-	57,298,147	-	-	-	57,298,147	1,693,033	58,991,180
Other comprehensive income (losses)	-	-	-	-	262,496	(4,338,370)	10,595,546	(636,010)	5,883,662	1,954,168	7,837,830
Total comprehensive income (losses)	-	-	-	-	57,560,643	(4,338,370)	10,595,546	(636,010)	63,181,809	3,647,201	66,829,010
Appropriation and distribution of retained earnings:											
Legal reserve appropriated	-	-	14,939,829	-	(14,939,829)	-	-	-	-	-	-
Cash dividends of common share	-	-	-	-	(26,704,791)	-	-	-	(26,704,791)	(434,432)	(27,139,223)
Stock dividends of common share	13,268,014	-	-	-	(13,268,014)	-	-	-	-	-	-
Reversal of special reserve	-	-	-	(5,113,235)	5,113,235	-	-	-	-	-	-
Changes in ownership interests in subsidiaries	-	(363)	-	-	(2,113)	-	-	-	(2,476)	363	(2,113)
Share-based payment transactions	-	633,679	-	-	-	-	-	-	633,679	-	633,679
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	1,372,717	-	(1,372,717)	-	-	-	-
Balance at December 31, 2025	**171,284,526**	**31,167,230**	**154,500,435**	**24,439,381**	**58,931,327**	**(12,588,642)**	**2,682,778**	**554,325**	**430,971,360**	**29,558,454**	**460,529,814**

CTBC BANK CO., LTD. AND SUBSIDIARIES
Major Commitments and Contingencies
(Expressed In Thousands of New Taiwan Dollars)

	Dec 31, 2025	Dec 31, 2024
Contingent liabilities from guarantee and letter of credit business	121,299,290	105,743,277
Promissory note to Central Bank for Bank's clearance	248,968	248,968
Client notes in custody	90,722,349	96,403,168
Marketable securities and debts in custody	3,098,186,116	3,071,904,359
Designated purpose trust accounts	3,732,189,211	2,828,522,407
Other items in custody	29,605,037	27,514,098
Total	**7,072,250,971**	**6,130,336,277**

CTBC BANK CO., LTD. AND SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS
December 31, 2025 and 2024
(Expressed In Thousands of New Taiwan Dollars)

	Dec 31, 2025	Dec 31, 2024
ASSETS		
Cash and cash equivalents	83,362,477	69,392,039
Due from Central Bank and call loans to banks	506,625,535	468,715,108
Financial assets measured at fair value through profit or loss	309,296,498	411,313,748
Financial assets measured at fair value through other comprehensive income	453,076,684	331,638,557
Investment in debt instruments at amortized cost	973,121,158	1,017,934,513
Financial assets-hedging	209,928	26,847
Securities purchased under resell agreements	32,247,252	51,575,872
Receivables-net	197,644,856	192,257,654
Current income tax assets	2,713,906	2,124,346
Loans-net	4,161,603,582	3,768,166,955
Investment under equity method-net	3,408,881	3,503,636
Other financial assets-net	2,724,860	2,471,715
Premises and equipment-net	41,147,693	40,902,326
Right-of-use assets-net	16,190,624	16,837,783
Investment property-net	4,695,097	4,755,499
Intangible assets-net	31,293,588	30,940,335
Deferred income tax assets	13,047,889	12,367,079
Other assets-net	48,625,241	48,168,825
TOTAL ASSETS	**6,881,035,749**	**6,473,092,837**
LIABILITIES AND EQUITY		
Liabilities:		
Deposits from Central Bank and other banks	124,993,046	121,047,354
Due to Central Bank and other banks	12,576,144	14,676,151
Financial liabilities measured at fair value through profit or loss	84,877,383	86,639,460
Financial liabilities-hedging	4,252,994	154,656
Securities sold under repurchase agreements	183,685,499	216,573,932
Payables	99,864,180	98,400,882
Current income tax liabilities	8,486,749	7,829,567
Deposits and remittances	5,680,752,252	5,331,302,909
Financial debentures	84,603,753	54,701,457
Commercial paper issued-net	5,566,163	5,135,751
Other financial liabilities	80,588,499	66,785,800
Provisions	4,199,278	3,985,446
Lease liabilities	15,193,163	15,725,350
Deferred tax liabilities	6,080,372	6,198,135
Other liabilities	24,786,460	23,727,526
Total Liabilities	**6,420,505,935**	**6,052,884,376**
Stockholders' Equity - Parent Company:		
Capital stock:		
Common stock	171,284,526	158,016,512
Capital surplus		
Retained earnings:	31,167,230	30,533,914
Legal reserve	154,500,435	139,560,606
Special reserve	24,439,381	29,552,616
Undistributed earnings	58,931,327	49,799,479
Other equity interest	(9,351,539)	(13,599,988)
Non-controlling interests	**29,558,454**	**26,345,322**
Total Equity	**460,529,814**	**420,208,461**
TOTAL LIABILITIES AND EQUITY	**6,881,035,749**	**6,473,092,837**

CTBC BANK CO., LTD. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
For the years ended December 31, 2025 and 2024
(Expressed in Thousands of New Taiwan Dollars, Except for Earnings Per Share)

	Dec 31, 2025	Dec 31, 2024
Interest income	195,379,382	185,130,708
Less: Interest expenses	(100,597,437)	(107,164,980)
Net interest income	94,781,945	77,965,728
Net non-interest income		
Service fee and commission income	55,190,655	49,768,952
Gains on financial assets or liabilities measured at fair value through profit or loss	15,393,185	21,286,678
Realized gains on financial assets measured at fair value through other comprehensive income	4,031,755	2,411,779
Gains on derecognition of financial assets measured at amortized cost	15,890	8,140
Foreign exchange gains	2,715,675	2,776,553
Provision for impairment losses on assets	564,268	(30,073)
Proportionate share of gains from associates or joint ventures under equity method	217,188	34,652
Other net non-interest income	2,494,091	2,509,269
Losses on investment property	25,791	(22,608)
Public-welfare lottery payment	(2,700,000)	(2,700,000)
Net revenue	172,730,443	154,009,070
Provision for bad debt expenses, commitment and guarantee liability provision	(11,856,618)	(10,944,761)
Operating expenses:		
Employee benefits expenses	(48,958,445)	(42,906,522)
Depreciation and amortization expenses	(7,441,561)	(7,324,896)
Other general and administrative expenses	(33,686,302)	(30,005,422)
Total operating expenses	(90,086,308)	(80,236,840)
Net income before tax from continuing operations	70,787,517	62,827,469
Less: Income tax expenses	11,796,337	12,084,866
Net income	58,991,180	50,742,603
Other comprehensive income:		
Items that will not be reclassified subsequently to profit or loss		
Remeasurements gains (losses) related to defined benefit plans	311,933	311,479
Changes in designated as financial liabilities measured at fair value through profit or loss attributable to credit risk	(794,985)	(423,154)
Unrealized gains (losses) from investments in equity instruments measured at fair value through other comprehensive income	10,151,241	1,465,897
Proportionate share of other comprehensive income from associates or joint ventures under the equity method	(18)	2,726
Less: Income tax related to items that will not be reclassified to profit or loss	161,194	34,021
Subtotal	9,506,977	1,322,927
Items that are or may be reclassified subsequently to profit or loss		
Exchange differences of overseas subsidiaries' financial reports translation	(3,747,156)	6,757,393
Unrealized (losses) gains from investments in debt instruments measured at fair value through other comprehensive income	1,509,391	(359,083)
Proportionate share of other comprehensive (losses) income from associates or joint ventures under the equity method	162,859	(84,962)
Less: Income tax related to items that are or may be reclassified to profit or loss	(405,759)	343,940
Subtotal	(1,669,147)	5,969,408
Other comprehensive income (losses)	7,837,830	7,292,335
Total comprehensive income	**66,829,010**	**58,034,938**
Net Income attributable to:		
Parent company	57,298,147	49,423,933
Non-controlling interest	1,693,033	1,318,670
	58,991,180	**50,742,603**
Comprehensive income attributable to:		
Parent company	63,181,809	54,912,666
Non-controlling interest	3,647,201	3,122,272
	6 6,829,010	**58,034,938**
Earnings per share (unit: NT dollars)	**3.35**	**2.89**