CTBC BANK
中國信託銀行
Website : www.ctbcbank.co.id

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STATEMENTS OF FINANCIAL POSITION - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 30 SEPTEMBER 2026 AND 31 DECEMBER 2025
(in million IDR)

No.	ITEMS	30 Sep 2026	31 Dec 2025
	ASSETS		
1.	Cash	54,822	61,733
2.	Placement at Bank Indonesia	1,440,541	1,077,443
3.	Placement at other banks	592,340	228,499
4.	Spot and derivative receivables	101,708	14,170
5.	Securities held	4,106,366	5,533,843
6.	Securities sold under repurchase agreement (Repo)	969,406	680,735
7.	Securities purchased under resell agreement (Reverse Repo)	149,231	-
8.	Acceptance receivables	512,415	392,859
9.	Loans	20,441,255	19,340,832
10.	Sharia financing	-	-
11.	Equity investment	-	-
12.	Other Financial Assets	160,636	184,914
13.	Allowance for impairment losses on financial assets -/-	766,716	745,599
	a. Securities held	397	3
	b. Loans	737,606	720,192
	c. Others Financial Assets	28,713	25,404
14.	Intangible assets	111,450	294,480
	Accumulated amortization of intangible assets -/-	38,727	219,562
15.	Fixed assets	254,774	249,458
	Accumulated depreciation of fixed assets -/-	168,776	175,535
16.	Non productive assets	22,830	18,255
	a. Abandoned property	-	-
	b. Foreclosed assets	-	-
	c. Suspense accounts	22,830	18,255
	d. Interbranch asset accounts	-	-
17.	Other assets	317,712	200,899
	TOTAL ASSETS	**28,261,267**	**27,137,424**

No.	ITEMS	30 Sep 2026	31 Dec 2025
	LIABILITIES AND EQUITY		
	LIABILITIES		
1.	Demand deposits	7,406,174	7,410,354
2.	Savings deposits	397,949	496,705
3.	Time deposits	12,704,595	12,049,395
4.	Electronic money	-	-
5.	Deposits from Bank Indonesia	-	-
6.	Deposits from others banks	913,294	917,527
7.	Derivatives payables	84,154	19,128
8.	Securities sold under repurchase agreement (Repo)	945,818	667,769
9.	Acceptance payables	491,312	372,699
10.	Securities Issued	-	-
11.	Borrowings	1,226,762	1,167,333
12.	Security deposits	61,134	12,405
13.	Interbranch Liabilities Accounts	-	-
14.	Other Liabilities	420,590	426,711
15.	Minority interest	-	-
	TOTAL LIABILITIES	**24,651,782**	**23,540,026**
	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)	9,152	71,008
	a Income	20,584	71,008
	b Loss -/-	11,432	-
19.	Other Equity	-	-
20.	Reserves	30,000	30,000
	a. General	30,000	30,000
	b. Specific	-	-
21.	Profit/Loss	3,420,333	3,346,390
	a. Previous years	3,346,390	3,150,275
	b. Current year	73,943	196,115
	c. Dividen paid -/-	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	**3,609,485**	**3,597,398**
	TOTAL EQUITY	**3,609,485**	**3,597,398**
	TOTAL LIABILITIES AND EQUITY	**28,261,267**	**27,137,424**

EARNING ASSETS QUALITY AND OTHER INFORMATION - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 30 SEPTEMBER 2026 AND 30 SEPTEMBER 2025
(in million IDR)

No.	ITEMS	30 Sep 2026						30 Sep 2025					
		Current	Special Mention	Sub Standard	Doubtfull	Loss	Total	Current	Special Mention	Sub Standard	Doubtfull	Loss	Total
I.	**RELATED PARTIES**												
1.	Placement at other banks	9,934	-	-	-	-	9,934	19,732	-	-	-	-	19,732
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	9,934	-	-	-	-	9,934	19,732	-	-	-	-	19,732
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	5,026	-	-	-	-	5,026	5,865	-	-	-	-	5,865
	a. Small and Medium Enterprise (SME) Debtor	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non SME debtor	5,026	-	-	-	-	5,026	5,865	-	-	-	-	5,865
	i. Rupiah	5,026	-	-	-	-	5,026	5,865	-	-	-	-	5,865
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured Loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and Contingencies	-	-	-	-	-	-	650	-	-	-	-	650
	a. Rupiah	-	-	-	-	-	-	650	-	-	-	-	650
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
II.	**NON RELATED PARTIES**												
1.	Placement at other banks	582,406	-	-	-	-	582,406	779,443	-	-	-	-	779,443
	a. Rupiah	20,285	-	-	-	-	20,285	390,704	-	-	-	-	390,704
	b. Foreign currencies	562,121	-	-	-	-	562,121	388,739	-	-	-	-	388,739
2.	Spot and derivative receivables	101,708	-	-	-	-	101,708	40,010	-	-	-	-	40,010
	a. Rupiah	100,704	-	-	-	-	100,704	35,600	-	-	-	-	35,600
	b. Foreign currencies	1,004	-	-	-	-	1,004	4,410	-	-	-	-	4,410
3.	Securities held	4,106,366	-	-	-	-	4,106,366	6,054,870	-	-	-	-	6,054,870
	a. Rupiah	4,106,366	-	-	-	-	4,106,366	6,054,870	-	-	-	-	6,054,870
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under agreement to repurchase (repo)	969,406	-	-	-	-	969,406	-	-	-	-	-	-
	a. Rupiah	969,406	-	-	-	-	969,406	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreement (reverse repo)	149,231	-	-	-	-	149,231	56,783	-	-	-	-	56,783
	a. Rupiah	149,231	-	-	-	-	149,231	56,783	-	-	-	-	56,783
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	512,415	-	-	-	-	512,415	413,221	-	-	-	-	413,221
7.	Loans	19,464,053	570,253	35,047	23,706	343,170	20,436,229	16,827,121	439,727	38,866	16,469	319,366	17,641,549
	a. Small and Medium Enterprise (SME) Debtor	2,261,156	3,071	-	-	-	2,264,227	1,833,781	140,307	630	-	12,818	1,987,536
	i. Rupiah	496,328	3,071	-	-	-	499,399	474,577	140,307	630	-	12,818	628,332
	ii. Foreign currencies	1,764,828	-	-	-	-	1,764,828	1,359,204	-	-	-	-	1,359,204
	b. Non SME debtor	17,202,897	567,182	35,047	23,706	343,170	18,172,002	14,993,340	299,420	38,236	16,469	306,548	15,654,013
	i. Rupiah	12,344,072	567,182	35,047	23,706	233,831	13,203,838	10,790,066	299,420	38,236	16,469	204,610	11,348,801
	ii. Foreign currencies	4,858,825	-	-	-	109,339	4,968,164	4,203,274	-	-	-	101,938	4,305,212
	c. Restructured Loans	257,175	406,168	18,000	-	-	681,343	312,225	357,509	27,446	-	12,823	710,003
	i. Rupiah	200	406,168	18,000	-	-	424,368	57,349	357,509	27,446	-	12,823	455,127
	ii. Foreign currencies	256,975	-	-	-	-	256,975	254,876	-	-	-	-	254,876
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and Contingencies	20,464,453	16	-	-	-	20,464,469	16,985,333	-	-	-	-	16,985,333
	a. Rupiah	6,602,177	16	-	-	-	6,602,193	7,082,453	-	-	-	-	7,082,453
	b. Foreign currencies	13,862,276	-	-	-	-	13,862,276	9,902,880	-	-	-	-	9,902,880
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 Sep 2026					30 Sep 2025				
		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	679	-	-	5,923	-	1,668	-	-	7,992	-
2.	Spot and derivative receivables	-	-	-	1,017	-	-	-	-	400	-
3.	Securities held	397	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	2,410	-	-	5,010	-	2,689	59	-	4,104	-
7.	Loans	134,967	224,591	378,048	172,503	380,504	159,284	232,052	340,152	145,224	346,523
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	21,256	4,368	224	5,445	-	19,842	4,772	171	5,960
10.	Commitment and Contingencies	3,854	-	-	15,478	-	4,000	7	-	3,875	-

Notes:

1 The presentation of the above Published Financial Statements as at and for the period ended September 30, 2026 and 2025, 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 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.

2 The above financial information is published to comply with the Financial Services Authority Regulation (POJK) Number 18 of 2025 concerning "Transparency and Publication of Bank Reports" which was dated August 8, 2025, The Financial Services Authority Circular Letter No. 29/SEOJK.03/2025 dated November 26, 2025 regarding "Transparency and Published Financial Statements of the Commercial Bank", 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 Financial Services Authority Regulation No. 32/POJK/03/2018 concerning the Maximum Limit for Loans and Provision of Large Funds for Commercial Banks as last amended by Financial Services Authority Regulation Number 38/POJK.03/2019 dated December 19, 2019.

4 The exchange rate at September 30, 2026: 1 USD = Rp 17,875.00, September 30, 2025: 1 USD = Rp 16,665.00 and December 31, 2025: 1 USD = Rp 16,675.00.

STATEMENTS OF COMMITMENTS AND CONTINGENCIES - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 30 SEPTEMBER 2026 AND 31 DECEMBER 2025
(in million IDR)

No.	ITEMS	30 Sep 2026	31 Dec 2025
I.	**COMMITMENT RECEIVABLES**	**8,685,114**	**3,580,178**
	1. Unused borrowing facilities	2,358,998	2,184,375
	2. Foreign currency positions to be received from spot and derivative / forward transactions	6,321,163	1,391,072
	3. Others	4,953	4,731
II.	**COMMITMENT PAYABLES**	**20,078,083**	**14,024,514**
	1. Undisbursed Credit Line/ Leasing Facilities	13,852,533	12,023,761
	a. Committed	327,977	727,676
	b. Uncommitted	13,524,556	11,296,085
	2. Outstanding Irrevocable L/C	1,281,606	282,792
	3. Foreign currency positions to be submitted for spot and derivative / forward transactions	4,943,944	1,717,961
	4. Others	-	-
III.	**CONTINGENCIES RECEIVABLES**	**697,618**	**423,855**
	1. Guarantees Received	697,618	423,855
	2. Others	-	-
IV.	**CONTINGENCIES PAYABLES**	**386,386**	**224,258**
	1. Guarantees Issued	386,386	224,258
	2. Others	-	-

CAPITAL ADEQUACY OF COMMERCIAL BANKS CALCULATION REPORT - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 30 SEPTEMBER 2026 AND 30 SEPTEMBER 2025
(in million IDR)

	CAPITAL COMPONENTS	30 Sep 2026	30 Sep 2025
I	**Core Capital (*Tier* 1)**	**3,944,828**	**3,870,018**
	1 CET 1	**3,408,578**	**3,370,068**
	1.1 Paid-in capital (after deducting Treasury Stock)	**150,000**	**150,000**
	1.2 Disclosed Reserves	**3,438,901**	**3,372,991**
	1.2.1 Additional Factor	3,450,333	3,372,991
	1.2.1.1 Other comprehensive income	-	60,122
	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	-	60,122
	1.2.1.1.3 Fixed assets revaluation surplus	-	-
	1.2.1.2 Other disclosed reserves	3,450,333	3,312,869
	1.2.1.2.1 Agio from common equity tier 1 instrument	-	-
	1.2.1.2.2 General reserves	30,000	30,000
	1.2.1.2.3 Previous Years profit	3,346,390	3,150,275
	1.2.1.2.4 Current Year profit	73,943	132,594
	1.2.1.2.5 Fund for paid up capital	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factor	(11,432)	-
	1.2.2.1 Other comprehensive income	(11,432)	-
	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	(11,432)	-
	1.2.2.2 Other disclosed reserves	-	-
	1.2.2.2.1 Disagio from common equity tier 1 instrument	-	-
	1.2.2.2.2 Previous years loss	-	-
	1.2.2.2.3 Current year 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	**(180,323)**	**(152,923)**
	1.4.1 Deferred tax	(107,600)	(78,079)
	1.4.2 All other intangible assets	(72,723)	(74,844)
	1.4.3 Equity investment which can be calculated as deduction factor	-	-
	1.4.4 Shortfall on the capital of insurance subsidiary	-	-
	1.4.5 Securitization exposure	-	-
	1.4.6 Other deduction factor of Tier 1	-	-
	1.4.6.1 Placement fund for AT 1 Instrument and/ or Tier 2 for another bank	-	-
	1.4.6.2 Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will	-	-
	1.4.6.3 Exposure of subsidiary which have sharia based activities (if any)	-	-
	2 Additional Tier 1 (AT 1)	**536,250**	**499,950**
	2.1 Capital instrument which can be calculated as AT-1	536,250	499,950
	2.2 Agio from common equity tier 1 instrument	-	-
	2.3 Disagio from common equity tier 1 instrument	-	-
	2.4 Deduction factor disclose common equity *)	-	-
	2.4.1 Placement fund for AT 1 Instrument and/ or Tier 2 for another bank	-	-
	2.4.2 Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will	-	-
II.	**Suplementary Capital (Tier 2)**	**187,343**	**161,767**
	1 Capital instrument which can be calculated as Tier 2	-	-
	2 Agio from suplementary capital instrument	-	-
	3 Disagio from suplementary capital instrument	-	-
	4 General reserves of required regulatory provision on productive asset (max. 1,25% of RWA for Credit Risk)	187,343	161,767
	5 Deduction factor disclose common equity *)	-	-
	5.1 Sinking Fund	-	-
	5.2 Placement fund for Instrument Tier 2 for another bank	-	-
	5.3 Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will	-	-
	TOTAL CAPITAL	**4,132,171**	**4,031,785**

	30 Sep 2026	30 Sep 2025		30 Sep 2026	30 Sep 2025
RISK WEIGHTED ASSET (RWA)			**CAR**		
RWA FOR CREDIT RISK	14,987,470	13,035,222	CET 1 Ratio (%)	20.85%	22.91%
RWA FOR MARKET RISK	333,837	725,287	Tier 1 Ratio (%)	24.13%	26.31%
RWA FOR OPERATIONAL RISK	1,024,763	948,103	Tier 2 Ratio (%)	1.15%	1.10%
TOTAL RWA	**16,346,070**	**14,708,612**	**CAR Ratio (%)**	**25.28%**	**27.41%**
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE	9.85%	9.67%	CET 1 FOR BUFFER (%)	15.43%	17.74%
ALLOCATION OF ACTUAL CAR FOR COMPLIANCE WITH CAR REQUIREMENTS BASED ON RISK PROFILE			**BUFFER REQUIRED PERCENTAGE (%)**		
From CET 1 (%) - Common Equity Tier 1 Capital Ratio (minimum 4.5%)	4.50%	4.50%	Capital Conservation Buffer (%)	0.00%	0.00%
From AT 1 (%) - Additional Tier 1 Capital Ratio Allocated (%)	3.28%	3.40%	Countercyclical Buffer (%)	0.00%	0.00%
From Tier 2 (%) - Additional Common Equity Tier 1 Capital Ratio Allocated to Meet the 6% Tier 1 Capital Requirement (%)	0.00%	0.00%	Capital Surcharge for systematical Bank (%)	0.00%	0.00%
Allocated Tier 2 Capital Ratio	1.15%	1.10%			
Additional Common Equity Tier 1 Capital Ratio Allocated to Meet the CAR Requirement Based on Risk Profile	0.92%	0.67%			

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 30 SEPTEMBER 2026 AND 30 SEPTEMBER 2025
(in million IDR)

No.	ITEMS	30 Sep 2026	30 Sep 2025
	OPERATING REVENUES AND EXPENSES		
	A. Interest Income and Expense / Yield		
1.	Interest Income / yield	1,343,166	1,339,182
2.	Interest Expense / yield	(580,176)	(635,788)
	Net Interest Income (Expense) / Yield	**762,990**	**703,394**
	B. Other Operating Revenues and Expenses		
1.	Gain (loss) from increase (decrease) fair value on financial assets	22,435	(10,493)
2.	Gain (loss) from decrease (increase) fair value on financial liabilities	-	-
3.	Gain (loss) on sales of financial assets	(57,947)	53,973
4.	Gain (loss) on spot and derivatives / forward (realised)	49,660	52,003
5.	Gain (loss) on the investment under equity method	-	-
6.	Gain (loss) from translation of foreign currency transactions	(64,784)	(12,526)
7.	Dividend	-	-
8.	Commissions / provisions / fee and administration	40,744	32,220
9.	Other incomes	38,547	42,410
10.	Impairment loss of financial assets	(105,593)	(119,483)
11.	Loss on operational risk	(32)	(3)
12.	Personnel expenses	(375,262)	(371,142)
13.	Promotion expenses	(2,655)	(5,099)
14.	Others expenses	(211,768)	(194,456)
	Other Operating Revenues and Expenses	**(666,655)**	**(532,596)**
	OPERATING REVENUES (EXPENSES)	**96,335**	**170,798**
	NON OPERATING REVENUES AND EXPENSES		
1.	Gain (loss) on sales of fixed assets	282	88
2.	Non operating income	1	1
3.	Non operating expenses	(1)	(5)
	NON OPERATING REVENUES (EXPENSE)	**282**	**84**
	CURRENT PROFIT (LOSS) BEFORE TAX - NET	**96,617**	**170,882**
	Income tax	(22,674)	(38,288)
	a. Current income tax provision	(29,906)	(38,576)
	b. Deferred tax income/expense	7,232	288
	CURRENT PROFIT (LOSS) AFTER TAX - NET	**73,943**	**132,594**
	PROFIT (LOSS) MINORITY INTEREST	**-**	**-**
	OTHERS COMPREHENSIVE INCOME		
1.	**Accounts will not be reclassified to profit or loss**	**9,207**	**31**
	a. Gains from fixed asset revaluation	-	-
	b. Gain (loss) on remeasurement onf defined benefit plans	9,207	31
	c. Others	-	-
2.	**Accounts will be reclassified to profit or loss**	**(71,062)**	**95,936**
	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	(71,062)	95,936
	c. Others	-	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - AFTER TAX	**(61,855)**	**95,967**
	TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	**12,088**	**228,561**
	Current Year Profit or loss - net attributable to:		
	- Owner	73,943	132,594
	- Non controlling interest	-	-
	CURRENT YEAR PROFIT (LOSS)-TOTAL	**73,943**	**132,594**
	Total Current Year Comprehensive Profit (Loss) attributable to:		
	- Owner	12,088	228,561
	- Non controlling interest	-	-
	CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL	**12,088**	**228,561**
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	**-**	**-**
	DIVIDEND	**-**	**-**
	EARNING PER SHARE (IN RUPIAH UNITS)	**-**	**-**

STATEMENTS OF FINANCIAL RATIOS CALCULATION - QUARTERLY
(in %)

RATIOS		30 Sep 2026	30 Sep 2025
Performance Ratio			
1.	Capital Adequacy Ratio (CAR)	25.28%	27.41%
2.	Non performing productive assets and non performing non productive assets to total productive assets and non productive assets	0.82%	0.85%
3.	Non performing productive assets to total productive assets	0.82%	0.85%
4.	Allowance for impairment of financial assets to productive assets	2.71%	2.81%
5.	Gross NPL	1.97%	2.12%
6.	Net NPL	0.12%	0.20%
7.	Low-Quality Loans	6.01%	6.38%
8.	Return on Asset (ROA)	0.46%	0.84%
9.	Return on Equity (ROE)	2.52%	4.74%
10.	Net Interest Margin (NIM)	3.71%	3.54%
11.	Operating Expenses to Operating Income (BOPO)	93.55%	88.76%
12.	Cost to Income Ratio (CIR)	76.09%	66.30%
13.	Loan to Deposit Ratio (LDR)	99.67%	85.33%
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	6.05%	5.85%
	- Average	5.80%	5.81%
	b. Reserve requirement foreign currencies		
	- Daily	4.19%	4.81%
	- Average	4.19%	4.81%
3.	Overall Net Open Position	0.92%	1.91%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS - QUARTERLY
PT. BANK CTBC INDONESIA
AS OF 30 SEPTEMBER 2026
(in million IDR)

No.	TRANSACTIONS	Notional Amount	Purpose		Derivative Receivable & Payable	
			Trading	Hedging	Receivable	Payable
A.	**Related to Exchange Rate**					
1.	Spot	1,266,502	1,266,502	-	5,875	1,083
2.	Forward	9,448,893	9,448,893	-	95,833	55,910
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**	**290,469**	**290,469**	**-**	**-**	**27,161**
	TOTAL	**11,005,864**	**11,005,864**	**-**	**101,708**	**84,154**

COMMISSIONERS

President Commissioner	:	Chan, Ting-Jeng (Austin Chan)
Commissioner	:	Huang, Chih-Chung (CC Huang)
Independent Commissioner	:	Imbang Jaya Mangkuto
Independent Commissioner	:	Liliana

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
Director	:	Gina
Director	:	Hsu, Wei-Chih

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, October 23, 2026
Directors of PT Bank CTBC Indonesia

Iwan Satawidinata
President Director

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