

Table CC1: Capital Composition (CC1)
Bank CTBC Indonesia
31-Dec-24

Tabel CC1: Komposisi Permodalan
Bank CTBC Indonesia
31-Dec-24

| | Component (Bahasa Inggris) | Komponen (Bahasa Indonesia) | Jumlah (Dalam Jutaan Rupiah) | No. Ref. yang berasal dari Neraca Publikasi |
|--|---|--|--|---|
| CET 1: Instrumen dan Tambahan Modal Disetor | | | | |
| 1 | Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus | Saham biasa (termasuk stock surplus) | 150,000 | d-e |
| 2 | Retained earnings | Laba ditahan | 3,150,275 | h+i |
| 3 | Accumulated other comprehensive income (and other reserves) | Akumulasi penghasilan komprehensif lain (dan cadangan lain) | (5,814) | f+g |
| 4 | Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) | Modal yang -termasuk phase out dari CET1 | - | |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) | Kepentingan Non Pengendali yang dapat diperhitungkan | - | |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | CET1 sebelum regulatory adjustment | 3,294,461 | |
| CET 1: Faktor Pengurang (Regulatory Adjustment) | | | | |
| 7 | Prudential valuation adjustments | Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book | - | |
| 8 | Goodwill (net of related tax liability) | Goodwill | - | |
| 9 | Other intangibles other than mortgage-servicing rights (net of related tax liability) | Aset tidak berwujud lainnya (selain Mortgage-Servicing Rights) | (73,927) | a-b |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | Aset pajak tangguhan yang berasal dari future profitability | - | |
| 11 | Cash-flow hedge reserve | Cash-flow hedge reserve | - | |
| 12 | Shortfall of provisions to expected losses | Shortfall on provisions to expected losses | - | |
| 13 | Securitisation gain on sale (as set out in paragraph 562 of Basel II framework) | Keuntungan penjualan aset dalam transaksi sekuritisasi | - | |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | Peningkatan / penurunan nilai wajar atas kewajiban keuangan | - | |
| 15 | Defined-benefit pension fund net assets | Aset pensiun manfaat pasti | - | |
| 16 | Investments in own shares (if not already netted off paid-in capital on reported balance sheet) | Investasi pada saham sendiri (jika belum di net dalam modal di Laporan Posisi Keuangan) | - | |
| 17 | Reciprocal cross-holdings in common equity | Kepemilikan silang pada instrumen CET 1 pada entitas lain | - | |
| 18 | Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold) | Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) | - | |
| 19 | Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) | Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan (jumlah di atas batasan 10%) | - | |
| 20 | Mortgage servicing rights (amount above 10% threshold) | Mortgage servicing rights | - | |
| 21 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) | Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, net dari kewajiban pajak) | - | |
| 22 | Amount exceeding the 15% threshold | Jumlah melebihi batasan 15% dari: | - | |
| 23 | of which: significant investments in the common stock of financials | investasi signifikan pada saham biasa financials | - | |
| 24 | of which: mortgage servicing rights | mortgage servicing rights | - | |
| 25 | of which: deferred tax assets arising from temporary differences | pajak tangguhan dari perbedaan temporer | - | |
| 26 | National specific regulatory adjustments | Penyesuaian berdasarkan ketentuan spesifik nasional | - | |
| 26a. | Difference required provision and allowance for impairment losses | Selisih PPKA dan CKPN | - | |
| 26b. | Required provision for non productive | PPKA non produktif | - | |
| 26c. | Deferred tax assets | Aset Pajak Tangguhan | (104,860) | c |
| 26d. | Investment in shares | Penyertaan | - | |
| 26e. | Shortfall of capital in insurance subsidiary | Kekurangan modal pada perusahaan anak asuransi | - | |
| 26f. | Securitisation exposure | Eksposur sekuritisasi | - | |
| 26g. | Others | Lainnya | - | |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangnya | - | |
| 28 | Total regulatory adjustments to Common equity Tier 1 | Jumlah pengurang (regulatory adjustment) terhadap CET 1 | (178,787) | |
| 29 | Common Equity Tier 1 capital (CET1) | Jumlah CET 1 setelah faktor pengurang | 3,115,674 | |
| Additional Tier 1 capital: instruments | | | Modal Inti Tambahan (AT 1): Instrumen | |
| 30 | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus | Instrumen AT 1 yang diterbitkan oleh Bank (termasuk stock surplus) | - | |
| 31 | of which: classified as equity under applicable accounting standards | Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi | - | |
| 32 | of which: classified as liabilities under applicable accounting standards | Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi | 482,850 | |
| 33 | Directly issued capital instruments subject to phase out from Additional Tier 1 | Modal yang termasuk phase out dari AT 1 | - | |
| 34 | Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) | Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi | - | |
| 35 | of which: instruments issued by subsidiaries subject to phase out | Instrumen yang diterbitkan Entitas Anak yang termasuk phase out | - | |
| 36 | Additional Tier 1 capital before regulatory adjustments | Jumlah AT 1 sebelum regulatory adjustment | 482,850 | |
| Additional Tier 1 capital: regulatory adjustments | | | Modal Inti Tambahan: Faktor Pengurang (Regulatory Adjustment) | |
| 37 | Investments in own Additional Tier 1 instruments | Investasi pada instrumen AT 1 sendiri | - | |
| 38 | Reciprocal cross-holdings in Additional Tier 1 instruments | Kepemilikan silang pada instrumen AT 1 pada entitas lain | - | |

| | | | |
|-----|--|---|-------------------|
| 39 | Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) | Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) | - |
| 40 | Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan) | - |
| 41 | National specific regulatory adjustments | Penyesuaian berdasarkan ketentuan spesifik nasional | - |
| 41a | Fund placement to AT1 instruments to other banks | Penempatan dana pada instrumen AT 1 pada Bank lain | - |
| 42 | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | Penyesuaian pada AT 1 akibat Tier 2 lebih kecil daripada faktor pengurangnya | - |
| 43 | Total regulatory adjustments to Additional Tier 1 capital | Jumlah faktor pengurang (regulatory adjustment) terhadap AT 1 | - |
| 44 | Additional Tier 1 capital (AT1) | Jumlah AT 1 setelah faktor pengurang | 482,850 |
| 45 | Tier 1 capital (T1 = CET 1 + AT 1) | Jumlah Modal Inti (Tier 1) (CET 1 + AT 1) | 3,598,524 |
| | Tier 2 capital: instruments and provisions | Modal Pelengkap (Tier 2): Instrumen dan cadangan | |
| 46 | Directly issued qualifying Tier 2 instruments plus related stock surplus | Instrumen Tier 2 yang diterbitkan oleh Bank (termasuk stock surplus) | - |
| 47 | Directly issued capital instruments subject to phase out from Tier 2 | Modal yang termasuk phase out dari Tier 2 | - |
| 48 | Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) | Instrumen Tier 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi | - |
| 49 | of which: instruments issued by subsidiaries subject to phase out | Modal yang diterbitkan Entitas Anak yang termasuk phase out | - |
| 50 | Provisions | Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit | 154,047 |
| 51 | Tier 2 capital before regulatory adjustments | Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang | 154,047 |
| | Tier 2 capital: regulatory adjustments | Modal Pelengkap (Tier 2): Faktor Pengurang (Regulatory Adjustment) | |
| 52 | Investments in own Tier 2 instruments | Investasi pada instrumen Tier 2 sendiri | - |
| 53 | Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities | Kepemilikan silang pada instrumen Tier 2 pada entitas lain | - |
| 54 | Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously | Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki investasi pada kewajiban TLAC lainnya dari entitas perbankan, keuangan, dan asuransi yang berada di luar lingkup konsolidasi peraturan dan, yang mana bank tidak memiliki lebih dari 10% dari saham biasa entitas yang dikeluarkan: jumlah yang sebelumnya ditunjuk untuk batas 5% tetapi yang tidak lagi memenuhi syarat (hanya untuk Bank Sistemik) | - |
| 55 | Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan) | - |
| 56 | National specific regulatory adjustments | Penyesuaian berdasarkan ketentuan spesifik nasional | - |
| 56a | Sinking fund | Sinking fund | - |
| 56b | Fund placement to Tier 2 instruments to other banks | Penempatan dana pada instrumen Tier 2 pada Bank lain | - |
| 57 | Total regulatory adjustments to Tier 2 capital | Jumlah faktor pengurang (regulatory adjustment) Modal Pelengkap | - |
| 58 | Tier 2 capital (T2) | Jumlah Modal Pelengkap (Tier 2) setelah regulatory adjustment | 154,047 |
| 59 | Total capital | Total Modal (Modal Inti + Modal Pelengkap) | 3,752,571 |
| 60 | Total risk weighted assets | Total Aset Tertimbang Menurut Risiko (ATMR) | 13,876,447 |
| | Capital ratios and buffers | Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (Capital Buffer) | |
| 61 | Common Equity Tier 1 (as a percentage of risk weighted assets) | Rasio CET 1 (persentase terhadap ATMR) | 25.93% |
| 62 | Tier 1 (as a percentage of risk weighted assets) | Rasio Modal Inti Tier 1 (persentase terhadap ATMR) | 25.93% |
| 63 | Total capital (as a percentage of risk weighted assets) | Rasio Total Modal (persentase terhadap ATMR) | 27.04% |
| 64 | Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) | Buffer (persentase terhadap ATMR) | 0.00% |
| 65 | of which: capital conservation buffer requirement | Capital Conservation Buffer | 0.00% |
| 66 | of which: Bank specific countercyclical buffer requirement | Countercyclical Buffer | 0.00% |
| 67 | Of which: higher loss absorbency requirement | higher loss absorbency requirement | 0.00% |
| 68 | Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) | Untuk bank umum konvensional: CET 1 yang tersedia untuk memenuhi Buffer (persentase terhadap ATMR) Untuk kantor cabang dari Bank yang berkedudukan di luar negeri: Bagian Dana Usaha yang ditempatkan dalam CEMA (diungkapkan sebagai persentase dari ATMR) yang tersedia untuk memenuhi Buffer. | 17.55% |
| | National minimal (if different from Basel 3) | National minimal (jika berbeda dari Basel 3) | |
| 69 | National Common Equity Tier 1 minimum ratio | Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3) | - |
| 70 | National Tier 1 minimum ratio | Rasio terendah Tier 1 nasional (jika berbeda dengan Basel 3) | - |
| 71 | National total capital minimum ratio | Rasio terendah total modal nasional (jika berbeda dengan Basel 3) | - |
| | Amounts below the thresholds for deduction (before risk weighting) | Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko) | - |
| 72 | Non-significant investments in the capital and other TLAC liabilities of other financial entities | Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain | - |
| 73 | Significant investments in the common stock of financial entities | Investasi signifikan pada saham biasa entitas keuangan | - |
| 74 | Mortgage servicing rights (net of related tax liability) | Mortgage servicing rights (net dari kewajiban pajak) | - |
| 75 | Deferred tax assets arising from temporary differences (net of related tax liability) | Aset pajak tangguhan yang berasal dari perbedaan temporer (net) | - |
| | Applicable caps on the inclusion of provisions in Tier 2 | Cap yang dikenakan untuk provisi pada Tier 2 | - |
| 76 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) | Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap) | - |
| 77 | Cap on inclusion of provisions in Tier 2 under standardised approach | Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan standar | - |

| | | | | |
|---|---|---|---|--|
| 78 | <i>Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)</i> | Provisi yang dapat diakui sebagai <i>Tier 2</i> sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan <i>cap</i>) | - | |
| 79 | <i>Cap for inclusion of provisions in Tier 2 under internal ratings-based approach</i> | <i>Cap</i> atas provisi yang diakui sebagai <i>Tier 2</i> berdasarkan pendekatan IRB | - | |
| | Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) | Instrumen Modal yang termasuk <i>phase out</i> (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022) | - | |
| 80 | <i>Current cap on CET1 instruments subject to phase out arrangements</i> | <i>Cap</i> pada CET 1 yang termasuk <i>phase out</i> | - | |
| 81 | <i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i> | Jumlah yang dikecualikan dari CET 1 karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i>) | - | |
| 82 | <i>Current cap on AT1 instruments subject to phase out arrangements</i> | <i>Cap</i> pada AT 1 yang termasuk <i>phase out</i> | - | |
| 83 | <i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i> | Jumlah yang dikecualikan dari AT 1 karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i>) | - | |
| 84 | <i>Current cap on T2 instruments subject to phase out arrangements</i> | <i>Cap</i> pada <i>Tier 2</i> yang termasuk <i>phase out</i> | - | |
| 85 | <i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i> | Jumlah yang dikecualikan dari <i>Tier 2</i> karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i>) | - | |
| Analisis Kualitatif | | | | |
| <p>Modal pada Q4-2024 terus mengalami peningkatan dari awal tahun. Peningkatan tersebut seiring dengan naiknya pendapatan bersih yang diperoleh bank. Secara umum CAR Bank tetap lebih tinggi dari batas minimum yang ditetapkan regulator dalam kerangka fokus Bank mengantisipasi risiko.</p> | | | | |
| <p><i>Capital in Q4-2024 has continues to increase from beginning of the year . This increasing in line with the increase in net income earned by the bank. In general, the Bank's CAR remains higher than the minimum limit set by the regulator in the framework of the Bank's focus on anticipating risks.</i></p> | | | | |

**Table CC2 : Rekonsiliasi Permodalan
Bank CTBC Indonesia
31-Dec-24**



**Tabel CC2 : Rekonsiliasi Permodalan
Bank CTBC Indonesia
31-Dec-24**

| No | Pos-pos | Neraca Publikasi | No. Ref. ke Komposisi Permodalan (CC1) |
|-------------------------------|--|-------------------|---|
| | | 31-Dec-24 | 31-Dec-24 |
| ASET | | | |
| 1. | Kas | 71,456 | Cash |
| 2. | Penempatan pada Bank Indonesia | 1,401,833 | Placement with Bank Indonesia |
| 3. | Penempatan pada bank lain | 443,439 | Placement with other banks |
| 4. | Tagihan spot dan derivatif/forward | 57,161 | Spot and derivative / forward receivables |
| 5. | Surat berharga yang dimiliki | 5,873,347 | Securities |
| 6. | Surat berharga yang dijual dengan janji dibeli kembali (repo) | 675,758 | Securities sold under repurchase agreements (repo) - |
| 7. | Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo) | - | Securities purchase under resale agreements (reverse repo) |
| 8. | Tagihan akseptasi | 422,682 | Acceptance receivables - |
| 9. | Kredit yang diberikan | 17,287,696 | Loans |
| 10. | Pembiayaan syariah | - | Sharia financing |
| 11. | Penyertaan modal | - | Investment in shares |
| 12. | Aset keuangan lainnya | 176,463 | Other financial assets |
| 13. | Cadangan kerugian penurunan nilai aset keuangan -/- | 775,505 | Allowance for impairment losses on financial assets -/- |
| | a. Surat berharga yang dimiliki | - | a. Securities |
| | b. Kredit yang diberikan dan pembiayaan syariah | 741,676 | b. Loans and sharia financing |
| | c. Lainnya | 33,829 | c. Others |
| 14. | Aset tidak berwujud | 280,050 | a. Intangible assets |
| | Akumulasi amortisasi aset tidak berwujud -/- | 206,123 | b. Accumulated amortisation of other intangible assets -/- |
| 15. | Aset tetap dan inventaris | 224,313 | Fixed assets and equipments |
| | Akumulasi penyusutan aset tetap dan inventaris -/- | 153,752 | Accumulated depreciation on fixed assets and equipments -/- |
| 16. | Aset non produktif | 11,143 | Non productive assets |
| | a. Properti terbengkalai | - | a. Abandoned properties |
| | b. Agunan yang diambil alih | - | b. Foreclosed assets |
| | c. Rekening tunda | 11,143 | c. Suspense accounts |
| | d. Aset antarkantor | - | d. Interbranch assets |
| 17. | Aset lainnya | 198,602 | Other assets |
| | Aset Pajak Tangguhan | 104,860 | a. Deferred tax assets |
| | Aset lainnya selain Pajak Tangguhan | 93,742 | b. Other assets other than deferred tax assets |
| | TOTAL ASET | 25,988,563 | TOTAL ASSETS |
| LIABILITAS DAN EKUITAS | | | |
| 1. | Giro | 8,191,881 | Current accounts |
| 2. | Tabungan | 618,423 | Saving accounts |
| 3. | Deposito | 11,052,583 | Deposits |
| 4. | Uang Elektronik | - | Electronic money |
| 5. | Liabilitas kepada Bank Indonesia | - | Liabilities to Bank Indonesia |
| 6. | Liabilitas kepada bank lain | 753,399 | Liabilities to other banks |
| 7. | Liabilitas spot dan derivatif/forward | 60,057 | Spot and derivative / forward liabilities |
| 8. | Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo) | 655,332 | Liabilities on securities sold under repurchase agreements (repo) - |
| 9. | Liabilitas akseptasi | 422,682 | Acceptance liabilities |
| 10. | Surat berharga yang diterbitkan | - | Securities issued |
| 11. | Pinjaman/Pembiayaan yang diterima | 563,348 | Loans / financing received - |
| 12. | Setoran jaminan | 10,424 | Margin deposits - |
| 13. | Liabilitas antarkantor | - | Interbranch liabilities |
| 14. | Liabilitas lainnya | 346,706 | Other liabilities |
| 15. | Kepentingan minoritas (minority interest) | - | minority interest |
| | TOTAL LIABILITAS | 22,674,835 | TOTAL LIABILITIES |
| | EKUITAS | - | |
| 16. | Modal disetor | 150,000 | Paid up capital |
| | a. Modal dasar | 200,000 | d. a. Authorised capital |
| | b. Modal yang belum disetor -/- | 50,000 | e. b. Unpaid capital -/- |
| | c. Saham yang dibeli kembali (treasury stock) -/- | - | c. Treasury stock -/- |
| 17. | Tambahan modal disetor | - | Additional paid up capital |
| | a. Agio | - | a. Agio |
| | b. Disagio -/- | - | b. Disagio -/- |

| | | | | |
|-----|-------------------------------------|-------------------|---|-------------------------------------|
| | c. Dana setoran modal | - | | c. Funds for paid up capital - |
| | d. Lainnya | - | | d. Others - |
| 18. | Penghasilan komprehensif lain | (16,547) | | Other Comprehensive Income |
| | a. Keuntungan | 19,267 | f | a. Profit |
| | b. Kerugian -/- | 35,814 | | b. Loss |
| 19. | Cadangan | 30,000 | | Reserves |
| | a. Cadangan umum | 30,000 | g | a. General reserves |
| | b. Cadangan tujuan | - | | b. Appropriated reserves |
| 20. | Laba/rugi | 3,150,275 | | Retained earnings |
| | a. Tahun-tahun lalu | 2,960,582 | h | a. Previous years |
| | b. Tahun berjalan | 189,693 | i | b. Current year |
| | c. Dividen yang dibayarkan -/- | - | | c. Dividend paid (-/-) |
| | TOTAL EKUITAS | 3,313,728 | | TOTAL EQUITY |
| | TOTAL LIABILITAS DAN EKUITAS | 25,988,563 | | TOTAL LIABILITIES AND EQUITY |

**Table CCA: Key Feature of Capital
Bank CTBC Indonesia
31-Dec-24**



**Tabel CCA: Fitur Utama Permodalan Bank
Bank CTBC Indonesia
31-Dec-24**

| No | English | Indonesia | Informasi | | Quantitative / Qualitative Information | |
|----|--|---|---------------------------------------|--|---|--|
| 1 | Issuer | Penerbit | PT Bank CTBC Indonesia | PT Bank CTBC Indonesia | PT Bank CTBC Indonesia | PT Bank CTBC Indonesia |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | Nomor identifikasi | N/A | N/A | N/A | N/A |
| 3 | Governing law(s) of the instrument | Hukum yang digunakan | Hukum Indonesia | Hukum Indonesia | Indonesia Law | Indonesia Law |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | Sarana yang memungkinkan kewajiban pelaksanaan pada Bagian 13 dari Lembar Istilah TLAC tercapai (untuk instrumen TLAC sah lainnya yang diatur oleh hukum asing) | N/A | N/A | N/A | N/A |
| | Instrument treatment based on Capital regulation | Perlakuan Instrumen berdasarkan ketentuan KPMM | N/A | N/A | N/A | N/A |
| 4 | Transitional Basel III rules | Pada saat masa transisi | N/A | N/A | N/A | N/A |
| 5 | Post-transitional Basel III rules | setelah masa transisi | Common Equity Tier 1 (CET 1) | AT 1 | Common Equity Tier 1 (CET 1) | AT 1 |
| 6 | Eligible at solo/group/group and solo | Apakah instrumen <i>eligible</i> untuk Individu/Konsolidasi atau Konsolidasi dan Individu | Individu | Individu | Apakah instrumen <i>eligible</i> untuk Individu/Konsolidasi atau Konsolidasi dan Individu | Individu |
| 7 | Instrument type (types to be specified by each jurisdiction) | Jenis Instrumen | Saham Biasa | Pinjaman Subordinasi | Common Share | Subordinated loan |
| 8 | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) | Jumlah yang diakui dalam perhitungan KPMM | 150,000 | 482,850 | Jumlah yang diakui dalam perhitungan KPMM | 482,850 |
| 9 | Par value of instrument | Nilai par dari instrumen | 100 | 482,850 | Nilai par dari instrumen | 482,850 |
| 10 | Accounting classification | Klasifikasi sesuai standar akuntansi keuangan | Ekuitas | Liabilitas -Biaya perolehan amortisasi | Equity | Liability - Amortised Cost |
| 11 | Original date of issuance | Tanggal penerbitan | 2001 | 20-10-22 | N/A | 20-10-22 |
| 12 | Perpetual or dated | Tidak ada jatuh tempo (<i>perpetual</i>) atau dengan jatuh tempo | N/A | Perpetual | N/A | Perpetual |
| 13 | Original maturity date | Tanggal jatuh tempo | N/A | N/A | N/A | N/A |
| 14 | Issuer call subject to prior supervisory approval | Eksekusi <i>call option</i> atas persetujuan Otoritas Jasa Keuangan | Tidak | Tidak | No | No |
| 15 | Optional call date, contingent call dates and redemption amount | Tanggal <i>call option</i> , jumlah penarikan dan persyaratan call option lainnya (bila ada) | N/A | N/A | N/A | N/A |
| 16 | Subsequent call dates, if applicable | <i>Subsequent call option</i> | N/A | N/A | N/A | N/A |
| | Coupons / dividends | Kupon / dividen | N/A | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Dividen/ kupon dengan bunga tetap atau <i>floating</i> | N/A | N/A | N/A | N/A |
| 18 | Coupon rate and any related index | Tingkat dari <i>coupon rate</i> atau index lain yang menjadi acuan | N/A | N/A | N/A | N/A |
| 19 | Existence of a dividend stopper | Ada atau tidaknya <i>dividend stopper</i> | N/A | N/A | N/A | N/A |
| 20 | Fully discretionary, partially discretionary or mandatory | <i>Fully discretionary</i> ; <i>partial</i> atau <i>mandatory</i> | Mengacu kepada Kebijakan Dividen Bank | Mengacu kepada perjanjian dan peraturan OJK yang berlaku | Refer to Bank Dividen Policy | Refer to the agreement and applicable OJK regulation |
| 21 | Existence of step-up or other incentive to redeem | Apakah terdapat fitur step up atau insentif lain | Tidak | Tidak | No | No |
| 22 | Non-cumulative or cumulative | Non-kumulatif atau kumulatif | Non-kumulatif | N/A | Non-kumulatif | N/A |
| 23 | Convertible or non-convertible | Dapat dikonversi atau tidak dapat dikonversi | Tidak dapat dikonversi | Dapat dikonversi | Non-convertible | Convertible |

| | | | | | | |
|-----|---|---|--|--|--|---|
| 24 | If convertible, conversion trigger(s) | Jika dapat dikonversi, sebutkan trigger point-nya | N/A | Ketika Bank berpotensi terganggu kelangsungan usahanya (point of non- | N/A | When a Bank has the potential to disrupt its business continuity |
| 25 | If convertible, fully or partially | Jika dapat dikonversi, apakah seluruh atau sebagian | N/A | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | Jika dapat dikonversi, bagaimana rate konversinya | N/A | Nilai konversi saham akan dilaksanakan pada saat pelaksanaan konversi saham berdasarkan penilaian dari Lembaga Penilaian Independen | N/A | The share conversion value will be implemented at the time of the share conversion based on the assessment of the Independent Assessment Agency |
| 27 | If convertible, mandatory or optional conversion | Jika dapat dikonversi; apakah mandatory atau optional | N/A | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | Jika dapat dikonversi, sebutkan jenis instrumen konversinya | N/A | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | Jika dapat dikonversi, sebutkan issuer of instrument it converts into | N/A | N/A | N/A | N/A |
| 30 | Writedown feature | Fitur write-down | Tidak | Tidak | No | No |
| 31 | If writedown, writedown trigger(s) | Jika terjadi write-down, sebutkan trigger-nya | N/A | N/A | N/A | N/A |
| 32 | If writedown, full or partial | Jika terjadi write-down, apakah penuh atau sebagian | N/A | N/A | N/A | N/A |
| 33 | If writedown, permanent or temporary | Jika terjadi write down; permanen atau temporer | N/A | N/A | N/A | N/A |
| 34 | If temporary write-own, description of writeup mechanism | Jika terjadi write down temporer, jelaskan mekanisme write-up | N/A | N/A | N/A | N/A |
| 34a | Type of subordination | Tipe subordinasi | N/A | Pinjaman Subordinasi Perpetual | N/A | Perpetual Subordinated Loan |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned). | Hierarki instrumen pada saat likuidasi | Urutan terakhir setelah seluruh kewajiban dipenuhi | Dalam hal likuidasi, segala jumlah dan kewajiban yang wajib dibayar berdasarkan perjanjian akan disubordinasikan terhadap kewajiban senior | Last order after all obligations are fulfilled | In the event of liquidation, all amounts and obligations required to be paid under the agreement will be subordinated to senior obligations |
| 36 | Non-compliant transitioned features | Apakah terdapat fitur yang non-compliant | N/A | N/A | N/A | N/A |
| 37 | If yes, specify non-compliant features | Jika Ya, jelaskan fitur yang non-compliant | N/A | N/A | N/A | N/A |

Analisis Kualitatif

Bank tidak menjual sahamnya kepada publik sehingga terdapat beberapa informasi yang tidak dimiliki atau tidak relevan dengan Bank. Pemilik saham mayoritas PT. Bank CTBC Indonesia adalah CTBC Bank Co., Ltd., sebesar 99% dan sisa 1% dimiliki oleh PT. Bank Danamon Indonesia Tbk. Dalam rangka pemenuhan modal inti sesuai ketentuan OJK, Bank telah mendapatkan pinjaman subordinasi perpetual dari Bank Induk.

Bank does not sell its shares to the public so there is no information or it is not relevant to the Bank. The majority shareholder of PT. Bank CTBC Indonesia is CTBC Bank Co., Ltd., at 99% and the remaining 1% is owned by PT. Bank Danamon Indonesia Tbk. In order to fulfill core capital according to OJK provisions, the Bank has obtained a perpetual subordinated loan from the Parent Bank