

ITEMS

No.

ASSETS Cash

Placement at Bank Indonesia

Spot and derivative receivables

a. Fair value through profit and loss

a. Fair value through profit and loss b. Available for sales c. Held to maturity d. Loans and receivables

Securities sold under repurchase agreement (repo)

Allowance for impairment losses on financial assets -/-

Accumulated amortization of intangible assets -/-

Accumulated depreciation of fixed assets -/-

ii Operating outside Indonesia Allowance for loss impairment on other assets -/-

ITEMS

Spot and derivative receivables
a. Rupiah
b. Foreign currencies
Securities held
a. Rupiah
b. Foreign currencies
Securities sold under repurchase agreement (repo)
a. Rupiah
b. Foreign currencies
Securities purchased under resell
agreement (reverse repo)
a. Rupiah
b. Foreign currencies
Securities purchased under resell
agreement (reverse repo)
a. Rupiah
b. Foreign currencies
Acceptance receivables
Loans

Loans
a. Small Medium Enterprice (SME) Debtors

Rupiah
 ii. Foreign currencies
 b. Non SME Debtors

Non SME Debtors
 Rupiah
 Foreign currencies
 Restructured Loans
 Rupiah
 Foreign currencies
 Properties Loans
 Equity investment

b. Foreign currencies
12. Foreclosed assets NON RELATED PARTIES

Equity investment Investment in share of stock Others receivables Contingency and Commitments a. Rupiah

Placement at other banks
a. Rupiah
b. Foreign currencies
Spot and derivative Receivables
a. Rupiah
b. Foreign currencies
Securities held

a. Rupiah
b. Foreign currencies
Securities purchased under resell
agreement (reverse repo)
a. Rupiah
b. Foreign currencies
Acceptance Receivables

i. Rupiah
 ii. Foreign Currencies
 Non SME Debtors

i. Rupiah ii. Foreign currencies c. Rrestructured Loans

i. Rupiah
ii. Foreign currencies
d. Properties Loans
Equity investment
Investment in share of stock

Others receivables
Contingency and Commitments
a. Rupiah
b. Foreign currencies
Foreclosed assets

Total guaranteed Assets:
 a. At Bank Indonesia
 b. At other parties
 Total Impairment of financial assets on productive assets
 Total equired allowances for possible losses of

total required aniowatices for possible fosses of productive assets Percentage of SME to total loans Percentage of Small Scale Business to total loans Percentage of Small Scale Business debtors Percentage of Small Scale Business debtors to total debtors Officers

Others
a. Channeling of loan
b. Mudharabah Muqayyadah financing Written off productive assets
 Recovery of written off productive assets
 Claimed off productive assets

OTHER INFORMATION

Client notes in custody

Total

Marketable securities and debts in custody Consigned travelers' checks in custody Designated purpose trust accounts Other items in custody

Loans a. Small Medium Enterprice (SME) Debtors

a. Rupiah b. Foreign currencies Securities sold under repurchase agreement (repo) a. Rupiah

Securities purchased under resell agreement (reverse repo)

Placement at other banks

Securities held

b. Available for sales

c. Held to maturity

d. Loans and receivables

Acceptance receivables

Sharia financing Equity investment

a. Securities held b. Loans

Intangible assets

Non productive assets

a. Abandoned property b. Foreclosed assets

c. Suspense accounts i. Operating in Indonesia

Deferred tax assets

RELATED PARTIES

Placement at other banks
a. Rupiah
b. Foreign currencies
Spot and derivative receivables

c. Others

Fixed assets

Leasing

Other assets

TOTAL ASSETS

STATEMENTS OF FINANCIAL POSITION - QUARTERLY
PT. BANK CTBC INDONESIA
As Of December 31, 2017 And December 31, 2016

4,276

4,276 4,276

Dec 31, 2016 No.

58,367

801,407

697,488

43,230

1.525.821

318,834

636.770

568,684

461,063

8,297,440

8,297,440

165.597

162.552

121,528

53,750

121,155

94,641

332

332

17.541

83,810

EARNING ASSETS QUALITY AND OTHER INFORMATION - QUART PT. BANK CTBC INDONESIA As Of December 31, 2017 and 2016

Dec 31, 2017

Current Special Sub Doubtfull Loss

3,036

1,533

Dec 31, 2017

43,492

1,161,911

388.015

1.877.384

260,91

1.084.680

528,455

151,890

572,505

9,478,292

9,478,292

247.207

244.992

129,515

68,874

122,594

101,523

13

131

11.295

86,983

11,431 20

8,832

8,832 8,832

8,347

376,584 315,690 60,894 40,461 40,147 314 1,877,384 1,874,050 3,334 151,890

8,727 82,479 252,207

144,991

108,54 36,44 69,37

1,012 129 883

20

13,646,884 11,915,194

2,185

3,334

40,481

JAKARTA
BANDUNG
SURABAYA
BANDUNG
CIKARANG
KELAPA GADING
MANGGA DUA
PLUIT
PURI KENCANA HEAD OFFICE BRANCH SUB-BRANCH

Tamara Center, Lt. 15-17, Jl. Jend. Sudirman Kav. 24, Jakarta 12920 - Indonesia, Telp. (021) 2557-8787 (Hunting), Fax (021) 3040-2286

Jl. Jend. Gatot Subroto No. 17, Bandung 40262 - Indonesia, Telp. (022) 730-5900, Fax (022) 730-8878, (022) 731-6888
Intiland Tower (Ex Wisma Dharmala), Lt. 6, Jl. Panglima Sudirman 101-103, Surabaya 60271 - Indonesia, Telp. (031) 534-8008, Fax (031) 534-8007

Jl. Ir. H. Juanda (Dago) No. 56, Bandung - Indonesia, Telp. (022) 421-8708, Fax (022) 426-5101

Komp. Ruko Union Blok A No. 2, Jl. M. H. Thamrin - Lippo Cikarang, Bekasi 17550 - Indonesia, Telp. (021) 8990-6868, Fax (021) 8990-6868

Jl. Boulevard Barat Raya, Blok XC 09 No. 1-2, Kelapa Gading, Jakarta 14240 - Indonesia, Telp. (021) 4587-7078, Fax (021) 4587-7077

Jl. Mangga Dua Raya, Komp. Ruko Textile Blok E4 No. 2, Jakarta 14230 - Indonesia, Telp. (021) 6567-3106, Fax (021) 6667-3411

Rukan Grand Puri Niaca, Puri Kencana Blok K6 No. 1-18. Jakarta Barat, Telp. (021) 5635-0565, (021) 853-50554, (021) 853-50554.

											PLUIT PURI KEN SURABAY TANGERA	: Ru NCANA : Ru /A : Bu	ikan Grand Puri Nia ikit Darmo Boulevari	ga, Puri Kencan d Office Park 2,	a Blok K6 No. 1 B2 No. 20 – 21	IA-1B, , Surat	Rakaria 14230 - Inioniesia, Telp. (021) 612-0006, Pax (021) 612 Ilara - Indonesia, Telp. (021) 6667-3100, Pax (021) 6667-3411 , Jakaria Barat, Telp. (021) 5835-0565, Pax. (021) 5835-1501 baya 60226 - Indonesia, Telp. (031) 732-2277, Fax (031) 732- o Karawaci 1200, Tangerang 15811 - Indonesia, (021) 5576-45	2266	4556	
INDON nd Dec			ARTER	LY				ns of rupiah)	STATEMENTS OF COMMITMENTS AND CONTINGE PT. BANK CTBC INDONESIA As Of December 31, 2017 And December 31,				NCIES - QU. , 2016 (in milli	ARTERLY		STATEMENTS OF PROFIT OR LOS COMPREHENSIVE INCOME - Q PT. BANK CTBC INDONESIA	S AND OTH UARTERLY	ARTERLY		
	BILITIES	& EQUITIES	ITEMS			Dec 3	1, 2017	Dec 31, 2016	No.		Γ CLAIMS/RECE	-		Dec 31, 2017 12,131,340	11,146,940	No.		(in million Dec 31, 2017	ons of rupiah) Dec 31, 2016	
1. Den 2. Sav	ABBILITIES			1.	Unused Borrov a Rupiah b Foreign curr	rencies	an domestic		404,709 - 404,709	320,443 - 320,443		ERATING REVENUES AND EXPENSES nterest Revenue and Expense Interest revenue	884,351	879,115						
4. Inve	estment fu er current	ind for revenu					928,171	-	2. 3.	Outstanding pu Others	Irchase of spot d	an derivative		11,688,281 38,350 16,450,520	10,787,115 39,382 15,228,214	1.	a. Rupiah b. Foreign currencies	753,296 131,055	753,403 125,712	
7. Deri 3. Sec	rivatives pa curities sol	ayables ld under repu	ks irchase agree	ment (repo)		1	21,099 139,182	672,099 91,226	1.	Undisbursed C a BUMN i. Committe				4,574,913	4,262,063	2.	a. Rupiah	309,991 291,547	320,419 281,041	
0 Sec 1. Borr	ceptance p curities iss rowings	ued				3	572,505 - 352,324	461,063 - 234,040		- Rupiah - Foreigr	n currencies			-	-	B O	b. Foreign currencies Net Interest Income (Expense) Operating Revenues and Expenses other than Interest	18,444 574,360	39,378 558,696	
3. Inte		osits abilities acco in Indonesia	unts				63,924	55,720 - -		ii. Uncomm - Rupiah - Foreigr				-	-	1	Operating Revenues other than Interest a. Increase in fair value of financial assets	1,040,396 81,687	784,170 92,054	
b. Operating outside Indonesia - - - - - - - - -						b Others i. Committe ii. Uncomm	itted			4,574,913 671,591 3,903,322	4,262,063 192,829 4,069,234		Securities ii. Loans iii. Spot and derivatives	3,701 - 77,986	514 - 91,540					
S. Inve	estment fu TAL LIAB	inds for profit	sharing				920,439	9,243,157	2.	Undisbursed C a Committed i. Rupiah	redit Line to othe	r banks		-	- - -		iv. Other financial assets b. Decrease in fair value of financial liabilities c. Gain on sales of financial assets	33,544	23,449	
EQUITY 150,000 150,000 150,000 1 1 1 1 1 1 1 1 1						ii. Foreign currencies b Uncomnitted i. Rupiah			-	-		i. Securities ii. Loans iii. Other financial assets	33,544	23,449						
c. F 3. Add	Repurchas ditional pai		easury stock)	/-			50,000	50,000 - -	3.	ii. Foreign currencies 3. Outstanding irrevocable trade L/C's a Foreign L/C			212,306 152,856	147,309 104,325		d. Gain on spot and derivative (realised) e. Dividend f. Gain on investment under equity method	837,815	579,782 - -		
c. C	Disagio -/- Capital cor	ntribution					-	-	4. 5.	b Domestic L/		derivative		59,450 11,663,301	42,984 10,818,842		g. Commission / provision / fee and administration h. Reversal of allowance for impairment losses i. Other revenues	61,799 1,016 24,535	58,120 63 30,702	
e. C	Others er compre	paid-up capit ehensive inco	ome				17,031	10,533	11.	CONTINGENO Guarantees Re				15,509 5,427	40,240 25,598	2.	Operating Expenses other than Interest a. Decrease in fair falue of financial assets	1,543,500 10,605	1,156,496 62,326	
ir	n foreign c	currencies	nslation of fina anges in the v				-	-	2.	a Rupiah b Foreign curr		rocess		5,427 10,082	25,598 14,642		Securities ii. Loans iii. Spot and derivatives	10,605	823 - 61,503	
c. E	assets as a Effective p	available for	sale h flow hedges				13,440	(171)		a Interest income on loan b Other interest income 3. Others			10,082	14,642		iv. Other financial assets b. Increase in fair value of financial liabilities c. Loss on sale of financial assets	13,738	28,530		
e. F	Part of other	er comprehe ement on det	nsive income fined benefit ther compreh	plans			5,757	11,133	IV.		IES PAYABLES			229,214 229,214	118,121 118,121		i. Securities ii. Loans iii. Other financial assets	13,738	28,530	
h. C D. Qua	Others acy reorga	nization diffe	erence				(2,166)	(429) - -	,	a Rupiah b Foreign currencies 2. Others			132,618 96,596	71,398 46,723		d. Realized loss on spot and derivatives (realised) e. Impairment losses of financial assets i. Securities	872,407 308,238 23	592,516 159,599		
2. Oth 3. Res	ers equity serves		n entity under	conmon con	u OI		30,000	30,000	CAPITAL ADEQUACY OF COMMERC				NKS		ii. Loans iii. Sharia Financing iv. Other Financial Asset	308,057 - 158	157,873			
b. S 4. Inco	General re Specific re ome/loss	serves				2,5	30,000 529,414	30,000 - 2,481,504	CALCULATION REPORT - QUA PT. BANK CTBC INDONESIA As Of December 31, 2017							f. Losses on operational risk g. Losses on investments under equity method h. Commission/provision/fee, and administration	20,424 - 7,132	924 - 6,372		
b. C TO 1		ar I TY ATTRIB U	JTABLE TO C	WNER		2,4	481,505 47,909 726,445	2,344,878 136,626 2,672,037	As Of December 31, 2017 CAPITAL COMPONENT				(in milli	ions of rupiah)		Commission/provision/lee, and administration Impairment loss of other assets (non financial) Personnel expenses Promotion expenses	174,854 9,414	168,647 7,117		
TOT	TAL EQUI		EQUITY				726,445 646,884	2,672,037 11,915,194	1	I Core Capital (Tier 1) 1 Common Equity Tier 1 (CET 1)				2,589,133 2,589,133	2,485,950 2,485,950		I. Others expenses Operating Revenues and Expenses other than Interest - Net OPERATING INCOME (EXPENSES)	126,688 (503,104) 71,256	130,465 (372,326) 186,370	
IER	INFO		ON - Q	UARTE	RLY	13,0	040,004	11,915,194		1.1 Paid in Capital (after deducting Treasury Stock) 1.2 Disclosed Reserves				150,000 2,511,070	150,000 2,421,270	NON	N OPERATIONAL REVENUE AND EXPENSES Gain (loss) on sale of Fixed Assets and equipment	48	41	
INDON 2017 an	NESIA nd 2016						(in millior	ns of rupiah)		1.2.1	Additional factor 1.2.1.1 Other co	mprehensive inco	me	2,512,425 9,988	2,477,898	2.	Gain (loss) on foreign exchange translation Other non operational revenue (expense) NON OPERATING INCOME (EXPENSES)	5,456 (520) 4,984	1,925 (784)	
$\overline{}$				Special	Dec 31,							statement trans		-	-	4.	CURRENT PROFIT (LOSS) BEFORE TAX - NET Income taxes a. Estimated current year tax	76,240 28,331 24,251	1,182 187,552 50,926 31,746	
L	LOSS	Total	Current	Mention	Standard	Doubtfull	Loss	Total			1.2.1.1.2		om changes in the al assets as available	9,988		0711	b. Deferred tax income/expense CURRENT PROFIT (LOSS) AFTER TAX - NET	(4,080) 47,909	(19,180) 136,626	
-	-	11,431 - 11,431	10,942 - 10,942		-	-	-	10,942 10,942		1.2.1.1.3 Fixed assets revaluation surplus 1.2.1.2 Other disclosed reserves		2,502,437	2,477,898	1 Item	HERS COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gains from fixed asset revaluation	_	-			
-	-	20	283	-	-	-	-	283		1.2.1.2.1 Agio 1.2.1.2.2 General reserves			30,000	30,000		b. Remeasurement of benefit plans c. Part of other comprehensive income of associates entities d. Others	(5,140)	937		
-	-	20	283	-	-	-	-	283		1.2.1.2.3 Previous years profit 1.2.1.2.4 Current year profit 1.2.1.2.5 Fund for paid-in capital			2,458,056 14,381	2,334,720 113,178	2	e. Tax on items that will not be reclassified to profit or loss	1,285	(234)		
-	-	-	-	-	- - -	-	-			122	1.2.1.2.5 1.2.1.2.6 Deduction factor		ı capital	(1,355)	(56,628)		in foreign currencies b. Gains (losses) from changes in the value of financial assets on available for sale	13,805	782	
-	-	-	-	-	-	-	-				1.2.2.1 Other co		ence due to financial	- (1,000)	(365)		c. Effective portion of cash flow hedges d. Others e. Tax on items that will be reclassified to profit or loss	(3,451)	(196)	
-	-	-	-	-	-	-	-	-				statement trans Potensial loss fr	lations rom changes in the	-	-		OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - AFTER TAX TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	6,499 54,408	1,289 137,915	
-	-	8,832 - -	8,864 - -	-	- - -	-	-	8,864			1.2.2.2 Other dis	for sale	al assets as available	(1,355)	(365)		Current Year Profit or loss - net attributable to: Owner	47,909	136,626	
-	-	8,832 8,832	8,864 8,864	-	-	-	-	8,864 8,864			1.2.2.2.1	Additional paid- Previous years		-	-		Minority interest CURRENT YEAR PROFIT-TOTAL Total Current Year Comprehensive Profit (Loss) attributable to	47,909	136,626	
-	-	-	-	-		-	-			1.2.2.2.3 Current year profit 1.2.2.2.4 Negative differences between		-	-		Owner Minority interest CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTA	54,408 - AL 54,408	137,915 - 137,915			
-	-	8,347	8,457			-	-	8,457		regulatory provision and impairment of productive asset 1.2.2.2.5 Negative differences on adjustment		(1,355)	(56,263)		TRANSFER PROFIT (LOSS) TO HEAD OFFICE DIVIDEND EARNINGS PER SHARE	:				
-	-	-	- 11 -	-		-	-	11		of fair value on financial instrument in the trading book		-	-		STATEMENTS OF FINANCIAL RATIOS	CALCULATION	ON -			
-	-	-	-	-		-	-				1.2.2.2.0	productive asse	atory provision on non et	-	-		QUARTERLY		(in %)	
-	-	376,584	686,546	-	-	-	-	686,546			ntrolling interest		r1*)	(71,937)	(85,320)	Perf	RATIOS formance Ratio	Dec 31, 2017		
-	-	315,690 60,894 40,461	529,630 156,916 42,947	-		-	-	529,630 156,916 42,947		1.4.2	Deferred tax Goodwill			(11,296)	(17,541)	2.	Capital Adequacy Ratio (CAR) Non performing productive assets and non performing non product assets to total productive assets and non productive assets	0.55%	27.88% 1.54%	
-	- 40,147 42,771 42,771 - 314 176 176 - 1,877,384 1,525,821 5,1525,821		176 1,525,821	1.4.3 All other intangible assets 1.4.4 Equity investment which can be calculated as deduction factor			(60,641)	(67,779)	3. 4. 5.	Non performing productive assets to total productive assets Allowance for impairment of financial assets to productive assets Gross NPL	1.26% 1.89% 1.74%	3.64% 1.48% 4.90%								
-	-	1,874,050 3,334 151,890	1,524,288 1,533	- - -	-	-	-	1,524,288 1,533		1.4.5 Shortfall on the capital of insurance subsidiary 1.4.6 Securitisation exposure		-	-	6. 7. 8.	Net NPL Return on Asset (ROA) Return on Equity (ROE)	0.20% 0.62% 1.90%	3.61% 1.57% 5.54%			
-	-	151,890	-	-	-	-	-	-			Other deduction fa 1.4.7.1 Placeme or Tier 2		nstrument and/		-]	9. 10 11.	Net Interest Margin (NIM) Operating Expenses to Operating Income (BOPO) Loan to Deposit Ratio (LDR)	4.90% 96.30% 108.84%	5.01% 88.80% 109.19%	
-	-		-	- - -	-	- - -	-	404 000			1.4.7.2 Cross-sh by the tra	areholder in anot	her entity acquired r, grants, or grants will	-		Con	mpliance a. Percentage violation of Legal Lending Limit	0.000	0.000/	
6 1	157,773	572,505 9,469,460 887,113	461,063 7,686,894 946,842	193,988	201,319	9,677	196,698	946,842			(Capital (Tier 2)			97,694	80,184		Related parties Non-related parties Percentage of lending in excess of the Legal Lending Limit	0.00% 0.00%	0.00%	
		232,012 655,101 8,582,347	227,127 719,715 6,740,052	193,988	201,319	9,677	196,698	227,127 719,715 7,341,734		2 Agio / disag				-	-	2.	i. Related parties ii. Non-related parties Reserve requirement	0.00% 0.00%	0.00%	
-	73,458	5,746,067 2,836,280 234,038	4,839,885 1,900,167 98,103	175,447 18,541 2,818	3,311 198,008 -	9,677	190,240 6,458 174,480	2,123,174 275,401		3 General reserves of required regulatory provision on productive asset (max. 1,25% of RWA for Credit Risk) 4 Tier 2 deduction factor		97,694	80,184	3.	Primary reserve requirement rupiah Reserve requirement foreign currencies Overall Net Open Position	6.55% 8.02% 14.72%	6.53% 8.03% 4.11%			
-	73,458 - 9,567	128,601 105,437 265,124	7,794 90,309 169,625	2,818 894	- - -	- - -	168,022 6,458 12,015	99,585	ГОТА	L CAPITAL	Dec 31, 2017	Dec 31, 2016	DESCRIPTION	2,686,827 Dec 31, 2017	2,566,134 Dec 31, 2016	STA	ATEMENTS OF SPOT AND DERIVATIVE TRANS	ACTIONS - QU	ARTERLY	
-	-						-			WEIGHTED T (RWA)	200 01, 2017	200 31, 2016	CAR	500 51, 2017	200 31, 2010		PT. BANK CTBC INDONESIA As Of December 31, 2017		ons of rupiah)	
-	-	16,679,733 8,062,446 8,617,287	15,338,707 7,925,715 7,412,992	7,193 6,211 982	- - -		435 - 435	15,346,335 7,931,926 7,414,409	RW	IA FOR EDIT RISK	8,982,478	7,655,902	CET1 Ratio %	23.72%	27.01%	No.	TRANSACTIONS Notional Amount Purpose Trading Hedging Related to Foreign Currencies	Derivative Receiv Receivable	Payable Payable	
-	-	-	-	-			-	-	RV	IA FOR IRKET RISK	686,833	372,585	Tier 1 Ratio %	23.72%	27.01%	1. 2.	Spot 1,590,789 1,590,789 Forward 82,343 82,343	- 559 - 90	548 286	
		247,207						165,597	OP	/A FOR ERATIONAL RISK	1,245,136	1,174,547	Tier 2 Ratio %	0.90%	0.87%	3.	Option		- - -	
		248,561						221,859	CAPI	TAL RWA	10,914,447	9,203,034	Total Ratio %	24.62%	27.88%	4. 5. 6.	Future Swap 9,214,087 9,214,087 Others - 9,214,087	35,641	16,624	
		9.36% 0.00% 0.40%						11.41% 0.00% 0.39%	TO RI	SK PROFILE %	9%	9%	CET 1 BUFFER (%)	15.62%	18.88%	B. 1.	Related to Interest Rate Forward	-	-	
		0.00%						0.00%		RISK PROFILE ALLO	8.10%	8.13%	BUFFER REQUIRED (%) Capital Conservation Buffer (%)			3.	Option			
		767,877						527,259	_	1 (%)	0.00%	0.00%	Countercyclical Buffer (%)	0.50%	0.50%	4. 5.	Future - Swap 28,718 28,718 Others	20	20	
		74,672 34,786						53,489 34,355	Tie	r 2 (%)	0.90%	0.87%	Capital Surcharge for systematical bank (%)	0.00%	0.00%	C. TOT		- 4,171 - 40,481	3,621 21,099	
R IMPAIRMENT							COMMISSIONERS						SHAREHOLDERS							

	ALLOWANCES FOR IMPAIRMENT (in millions of rupiah)												
			Dec 31	, 2017		Dec 31, 2016							
0.	ITEMS	Impairment Lo	ss Allowance	Required F	Regulatory	Impairment Lo	oss Allowance	Required R	legulatory				
		Individual	Collective	General	Specific	Individual	Collective	General	Specific				
1. 2. 3. 4. 5. 6. 7. 8. 9.	Placement at other banks Spot and derivative receivables Securities Securities Securities sold under repurchase agreement (repo) Securities purchased under resell agreement (reverse repo) Acceptance receivables Loan Equity investment Temporary equity investment Others receivables Commitments and Contingencies	187,065 - - - - - - -	30 - 2,185 57,927 - - -	3,880 405 33 1,519 - 5,486 82,874 - - - 3,496	150,828 - - - - 40	114,606	3,036 47,946 - - -	6,975 432 15 - 4,459 66,560 - - 1,742	140,892 - - 784				

Note The above financial information is based on the financial statements of PT Bank CTBC Indonesia as of and for the year ended December 31, 2017 and December 31, 2016 which were audited by Public Accounting Firm Siddharta Widjaja & Rekan (Partners in charge: Susanto, SE, CPA) with an unqualified opinion in their reports dated March 20, 2018 and March 16, 2017.

The above financial information is published to fulfill the Financial Services Authority Regulation No. 34 / POJLN.03 / 2016 dated September 22, 2016 on amendments to POJK No.11/POJK.03 / 2016 concerning "Requirement of the Minimum Capital for Commercial Banks" effective since the date of enactment September 26, 2016, Financial Services Authority Regulation (POJK) No.32/POJK.03/2016 dated August 8, 2016 on amendments to Financial Services Authority Regulation (POJK) No.0FOJK.03/2015 regarding "Transparency and Published Financial Statements of the Bank" and presented in accordance with the Financial Services Authority Circular Letter No. 43 / SE OJK.03 / 2016 dated September 28, 2016 on "Transparency and Published Financial Commercial Bank Reports".

The exchange rate at December 31, 2017 : 1 USD = Rp 13,567.50, and December 31, 2016 : 1 USD = Rp 13,472.50.

: Shih, Jiing-Fuh (Frank Shih) ndependent Commissioner : Imbang Jaya Mangkuto : Zairyanto Poedjiaty DIRECTORS President Director Huang, Feng Chih (Frank Huang) Director of Compliance : Tantina Repi

: Liliana

: Inayat Hisyam

Lasmintono

: Lien, Chien-Hung (Peter Lien)

: Lee, Wen-Hung (Jack Lee)

esident Commissioner

Director

Director

Directo

91,164,866

2,585,480,564 283,004 841,738,263

444,735

3,603,666,470 3,238,965,323

89,970,027

2,311,583,523 325,053 763,869,994 451,386

Non Ultimate Shareholder through non capital market (≥5%) Jakarta, March 28, 2018 **Directors PT Bank CTBC Indonesia** Frank Huang

President Director

Non Ultimate Shareholder through capital market (≥5%)

: CTBC Financial Holding Co., Ltd.

: CTBC Bank Co. Ltd., Taiwan 99%

Controlling Shareholder: Ultimate Shareholder

Through

Muno Liliana Director

: Nil

CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY For the years ended December 31, 2017 and 2016													
	(Expressed In Thousands of New Taiwan Dollars)												
		Stockholders' Equity - Parent company Other equity interest											
	Capital stock			Retained earni		Exchange differences of overseas subsidiaries'	Unrealized (losses)	Changes in designated as financial liabilities measured at fair value through profit or loss	r Stockholders'	Non-			
	Common stock	Capital surplus	Legal reserve	Special reserve	Undistributed earnings	financial reports translation	for- sale financial assets	attributable to credit risk	equity - parent company	controlling interest	Total equity		
Balance at January 1, 2016	105,729,279	28,093,036	54,648,900	14,424,233	31,381,987	(1,719,701)	(761,549)	1,614,741	233,410,926	80,987	233,491,913		
Net income	-	-	-	-	23,092,164	-	-	-	23,092,164	4,033	23,096,197		
Other comprehensive income (losses)	-	-	-	-	22,764	(2,607,009)	(1,972,910)	(1,931,883)	(6,489,038)	(2,227)	(6,491,265		
Total comprehensive income (losses)	-	-	-	-	23,114,928	(2,607,009)	(1,972,910)	(1,931,883)	16,603,126	1,806	16,604,932		
Appropriation and distribution of retained earnings:													
Legal reserve appropriated	-	-	10,272,080	-	(10,272,080)	-	-			-			
Stock dividends of common share	24,092,108	-	-	-	(24,092,108)	-	-	-	-	-			
Reversal of special reserve	-	-	-	(2,982,232)	2,982,232	-	-	-	-	-			
Issue of shares	1,304,348	1,695,652	-	-	-	-	-	-	3,000,000	-	3,000,000		
Balance at December 31, 2016	131,125,735	29,788,688	64,920,980	11,442,001	23,114,959	(4,326,710)	(2,734,459)	(317,142)	253,014,052	82,793	253,096,845		
Net income	-	-			30,021,451	-	-		30,021,451	1,708	30,023,159		
Other comprehensive income (losses)	-	-			116,417	(4,174,051)	1,760,576	(1,105,808)	(3,402,866)	(7,021)	(3,409,887		
Total comprehensive income (losses)	-	-	-	-	30,137,868	(4,174,051)	1,760,576	(1,105,808)	26,618,585	(5,313)	26,613,272		
Appropriation and distribution of retained earnings:													
Legal reserve appropriated	-	-	6,927,649	-	(6,927,649)	-	-		-	_			
Special reserve appropriated	_			6,627,263	(6,627,263)	_	-			-			
Stock dividends of common share	9,559,984	-		-	(9,559,984)	-	-		-	_			
Other	-	-	-	2	-	-	-	-	2	-	2		
Balance at December 31, 2017	140,685,719	29,788,688	71,848,629	18,069,266	30,137,931	(8,500,761)	(973,883)	(1,422,950)	279,632,639	77,480	279,710,119		
							İ						
CTBC BANK CO., LTD, AND SUBSIDIARIES Major commitments and contingencies (Expressed In Thousands of New Taiwan Dollars)													

CTBC BANK CO., LTD, AND SUBSIDIA	RIES		CTBC BANK CO., LTD, AND SUBSIDIARIES CONSOLIDATED						
CONSOLIDATED BALANCE SHEET	rs		CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME						
December 31, 2017 and 2016 (Expressed In Thousands of New Taiwan Dollar:	s)		For the years ended December 31, 2017 and 2016 (Expressed in Thousands of New Taiwan Dollars, Except for Earnings Per Share)						
	Dec 31, 2017	Dec 31, 2016		For the years end	ded December 31				
ASSETS				2017	2016				
Cash and cash equivalents	89.234.642	84.221.904	Interest income	67,347,690	65,265,705				
Due from Central bank and call loans to banks	281,195,765	265,151,265	Less: Interest expenses	(19,174,308)	(17,942,913)				
Financial assets measured at fair value through profit or loss	140,189,002	174,295,251	Net interest income	48,173,382	47,322,792				
Available for sale financial assets-net	214,952,284	594,750,306	Net income except interest						
Derivative financial assets-hedging-net	137,010	416,342	Service fee and commission income Gains on financial assets or liabilities measured at fair value through profit or loss	31,890,031 7.651,388	32,186,852 6,724,284				
Securities purchased under resell agreements	-	237,500	Realized gains on available for sale financial assets	745,768	1.871.638				
Receivables-net Current income taxes assets	121,046,639 510,424	104,383,342 684,466	Realized gains on held to maturity financial assets	3,858	505				
Loans-net	2.142.676.154	2.049.562.112	Foreign exchange gains Impairment loss on assets	2,552,755 (42,574)	1,845,567 (127,155)				
Held to maturity financial assets-net	643,909,213	126.054.037	Proportionate share of gains from associates or joint ventures under equity method	1,404,768	80.760				
Investment under equity method-net	17.873.392	2.215.028	Other net non interest income	1,429,107	714,145				
Other financial assets-net	17.861.460	18.456.362	Gain on investment property	2,574,711					
Premises and equipment-net	46,612,395	46,056,794	Public welfare lottery payment	(2,700,000)	(2,700,000)				
Investment property-net	2,207,123	4,450,140	Net revenue	93,683,194	87,919,388				
Intangible assets-net	14,867,190	14,800,180	Provisions for bad debt expenses and guarantee reserve	(2,480,381)	(5,813,296)				
Deferred income tax assets	6,907,914	8,145,564	Operating expenses:						
Other assets-net	21,317,913	28,792,610	Employee benefits expenses Depreciation and amortization expenses	(29,971,528) (3,271,508)	(28,130,690) (3,225,452)				
TOTAL ASSETS	3,761,498,520	3,522,673,203	Other general and administrative expenses	(21.311.386)	(21,823,272)				
LIABILITIES AND EQUITY			Total operating expenses	(54,554,422)	(53,179,414)				
Liabilities:			Net income before tax from continuing operations	36,648,391	28.926.678				
Deposits from Central Bank and other banks	74,874,783	63,498,683	Income tax expenses	(6,625,232)	(5,830,481)				
Due to Central Bank and other banks	4,323,876	6,040,305	Net Income Other comprehensive income:	30,023,159	23,096,197				
Financial liabilities measured at fair value through profit or loss	67,430,644	92,157,485	Items that will not be reclassified subsequently to profit or loss						
Derivative financial liabilities-hedging-net	16,865	303,599 39,933,459	Remeasurement gains related to defined benefit plans	152,481	31,649				
Securities sold under repurchase agreements Payables	62,742,896 69,278,998	65,835,489	Changes in designated as financial liabilities measured at fair value through profit or loss	(4.405.000)	(4.004.000)				
Current income tax liabilities	2.736.000	2,354,101	attributable to credit risk Proportionate share of other comprehensive losses from associates or joint ventures under	(1,105,808)	(1,931,883)				
Deposits and remittances	2.981.845.216		the equity method items that will not be reclassified to profit or loss	(5,209)	(2,222)				
Financial debentures	69.290.443	71,405,898	Income tax related to items that will not be reclassified to profit or loss	(31,109)	(6,630)				
Other financial liabilities	132,761,156	152,966,581	Subtotal	(989,645)	(1,909,086)				
Provisions	5,621,352	5,875,458	Items that are or may be reclassified subsequently to profit or loss						
Deferred tax liabilities	858,112	369,704	Exchange differences of overseas subsidiaries' financial reports translation Unrealized valuation gains (losses) on available for sale financial assets	(4,612,504) 1,839,335	(2,716,858) (2,245,642)				
Other liabilities	10,008,060	6,157,844	Proportionate share of other comprehensive income from associates or joint ventures under	1,038,335	(2,240,042)				
Total Liabilities	3,481,788,401	3,269,576,358	the equity method items that are or may be reclassified to profit or loss	168,640	(29,705)				
Stockholders' Equity - Parent Company:			Income tax related to items that are or may be reclassified to profit or loss	184,287	410,026				
Capital stock:			Subtotal	(2,420,242)	(4,582,179)				
Common stock	140,685,719	131,125,735	Other comprehensive losses (net amount after tax)	(3,409,887)	(6,491,265)				
Capital surplus: Capital premium	28.607.197	28.607.197	Total comprehensive income	26,613,272	16,604,932				
Capital premium Others	1.181.491	1.181.491	Net Income attributable to:						
Retained earnings:	1,101,491	1,101,481	Parent company	30,021,451	23,092,164				
Legal reserve	71,848,629	64,920,980	Non controlling interest	1,708	4,033				
Special reserve	18,069,266	11,442,001		30,023,159	23,096,197				
Undistributed earnings	30,137,931	23,114,959	Comprehensive income attributable to:	00.040.505	40,000,400				
Other equity interest (note 6(ac))	(10,897,594)	(7,378,311)	Parent company Non controlling interest	26,618,585 (5,313)	16,603,126 1,806				
Non controlling interests	77,480	82,793	Tron condoming increase	26,613,272	16,604,932				
Total Equity	279,710,119	253,096,845							
TOTAL LIABILITIES AND EQUITY	3,761,498,520	3,522,673,203	Earnings per share (unit: NT dollars)	2.13	1.66				