

HEAD OFFICE BRANCH SUB-BRANCH

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SURABAYA	Intiliand Tower (Ex Wisma Darmala), Lt. 6, Jl. Panglima Sudirman 101-103, Surabaya 60271 - Indonesia, Telp. (031) 534-8008, Fax (031) 534-8007
BANDUNG	Jl. Ir. H. Juanda (Dago) No. 56, Bandung - Indonesia, Telp. (022) 421-8708, Fax (022) 426-5101
CIKARANG	Komp. Ruko Union Blok A No. 2, Jl. M. H. Tharmin - 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 Raya, Komp. Ruko Texitle Blok E4 No. 2, Jakarta 14430 - Indonesia, Telp. (021) 618-5058, Fax (021) 615-5056	
Ruko CBD Pluit Blok S/11, Jl. Pluit Selatan Raya, Jakarta 14450 - Indonesia, Telp. (021) 6667-3410, Fax (021) 6667-3411	
PURI KENCANA	Rukan Grand Puri Niaga, Puri Kencana Blok K6 No. 1-A-18, Jakarta 1140, Jelp. (021) 6385-5656, Fax (021) 635-5101
SURABAYA	Ruko Bukit Darmo Boulevard Golf B2 No. 20 – 21, 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) 5576-4558,

								SURABAYA : Ruko Bukit Darmo Boulevan TANGERANG : Karawaci Office Park, Ruko	Pinangsia Blok	IVI INO. 19, LIPPO	a 60226 - Indonesia, Telp. (031) 732-2277, Fax (031) 732-2266 Karawaci 1200, Tangerang 15811 - Indonesia, (021) 5576-4558, Fax (	21) 5576-4556
ST	TATEMENTS O	FINANCIAL F	POSITION - QUAR	RTERLY			STATEME	ENTS OF COMMITMENTS AND CONTINGE		ARTERLY	STATEMENTS OF PROFIT OR LOSS	
	As Of I	PT. BANK CTBC IND december 31, 2019 And	December 31, 2018		(in mill	lions of rupiah)		PT. BANK CTBC INDONESIA As Of December 31, 2019 And December 31,	, 2018 (in mill	ions of rupiah)	COMPREHENSIVE INCOME - QU PT. BANK CTBC INDONESIA	
No. ITEMS	Dec 31, 20	19 Dec 31, 2018 No.		ITEMS		Dec 31, 2018	No.	ITEMS	Dec 31, 2019	Dec 31, 2018	For the Periods Ended December 31, 2019 a	nd 2018 (in millions of r
ASSETS 1. Cash	68,8	90 48,703	LIABILITIES & EQUITIES LIABILITIES					TMENT CLAIMS/RECEIVABLES Borrowings	<b>6,939,337</b> 208,238	<b>11,948,904</b> 215,700	No. ITEMS	Dec 31, 2019 Dec 31
Cash     Placement at Bank Indonesia	68,8 884,5	90 48,703 1.	Demand deposits Savings deposits		2,850,546 716,647	3,430,730 591,978	a Rupia b Foreig	ah gn currencies	208,238	215,700	OPERATING REVENUES AND EXPENSES  A. Interest Revenue and Expense	
Placement at other banks     Spot and derivative receivables.	350,9	4.	Time deposits Investment fund for revenue s		7,443,014	4,952,850	Outstand    Others	ding purchase of spot and derivative	6,680,621 50,478	11,696,297 36,907	1. Interest revenue a. Rupiah	1,072,133 1,00 878,918 83 193,215 13
Spot and derivative receivables     Securities held	125,6 3,490,2		Deposits from Bank Indonesia Deposits from others banks		1,555,306 148,758	1,178,664 233,710	II. COMMIT	TMENT PAYABLES rsed Credit Line	<b>12,029,379</b> 5,105,821	<b>16,114,194</b> 4,157,061	b. Foreign Currencies 2. Interest expense	193,215 17 508,602 43
a. Measured at fair value through profit/loss	321,6	80 280,096 8.	Derivatives payables Securities sold under repurcha	ase agreement (repo)	148,758 - 316,126	233,719 141,088 421,593	a BUMi		5,105,821 500,000 250,000	161,681 161,681	a. Rupiah b. Foreign Currencies	441,307 67,295
b. Measured at fair value through other comprehensive in     c. Measured at amortized cost	ncome 2,104,1 1,064,3	1 ' 101	Acceptance payables Securities issued Borrowings		316,126 - 527,646	421,593 - 975,512	- F	Rupiah Foreign currencies	250,000	161,681	Net Interest Income (Expense)  B. Operating Revenues and Expenses other than Interest	563,531 50
Securities sold under repurchase agreement (repo)			Security deposits Interbranch liabilities accounts	3	42,287	37,140 -	ii. Un - F	ncommitted Rupiah	250,000 250,000	:	Operating Revenues other than Interest	1,256,198 1,18
Securities purchased under resell agreement (reverse reg     Acceptance receivables	po) 316,1	26 421.593	a. Operating in Indonesia     b. Operating outside Indonesi				- F b Other	Foreign currencies	4,605,821	3,995,380	a. Increase in mark to market financial assets i. Securities ii. Leaps	123,220 1 <sup>-</sup> 21
Acceptance receivables     Loans	11,513,0	1 14 1	Deferred tax liabilities Other Liabilities		200,880	137,885	ii. Un	ommitted committed	743,370 3,862,451	214,617 3,780,763	ii. Loans iii. Spot and derivatives iv. Other financial assets	123,199 1
a. Measured at fair value through profit/loss		_ 16.	Investment funds for profit sha TOTAL LIABILITIES	ring	13,801,209	12,101,159	a Comn			-	b. Decline in mark to market Financial Liabilities c. Gain on sales of Financial Assets	25,169
b. Measured at fair value through other comprehensive in     c. Measured at amortized cost	ncome 11,513,0		EQUITY Paid in capital		150,000	150,000	i. Ru ii. Fo	reign currencies		-	i. Securities ii. Loans	25,169
10. Sharia financing		-   " -	a. Authorized capital     b. Unpaid in capital -/-		200,000 50,000	200,000 50,000	b Uncor	ıpiah	-	-	iii. Other financial assets d. Spot transaction and derivative gains (realized)	1,049,085 99
11. Equity investment 12. Allowance for impairment losses on financial assets -/-	200	18. 84 312,293 18.	<ul> <li>c. Repurchase capital (treasu Additional paid in capital</li> </ul>	y stock) -/-		:	<ol><li>Outstand</li></ol>	reign currencies ding irrevocable trade L/C's	198,254	159,062 101,358	e. Dividen f. Gain from investments in equity method	
Allowance for impairment losses on financial assets -/-     a. Securities held	322,2	51 - 312,293	a. Agio b. Disagio -/-			:	a Foreig	estic L/C	160,644 37,610 6,725,304	57,704	g. Commissions / provisions / fee and administration h. Recovery of impairment loss reserves	37,448 903
b. Loans	319,1		c. Capital contribution     d. Funds for paid-up capital		1	:	<ol><li>Others</li></ol>	ding Selling of spot and derivative	-	11,798,071	i. Other revenues 2. Operating expenses other than Interest	20,373 1,693,154 1,69
c. Others 13. Intangible assets	2,9 161,5	40	e. Others Other comprehensive income		36,491	8,822	Guarante		<b>141,989</b> 104,119	<b>139,601</b> 113,602	Decline in mark to market financial assets     Securities	68,809 2,053
Accumulated amortization of intangible assets -/-	104,4		Adjustments due to translatin foreign currencies		-	-		gn currencies	104,119	113,602	ii. Loans iii. Spot and derivatives	66,756 2
14. Fixed assets	131,5		measured at fair value thro	es in the value of financial assets ugh other comprehensif income	32,724	(12,896)	a Intere	income in settlement process est income on loan	37,870 37,870	25,999 25,999	iv. Other financial assets b. Increase in mark to market Financial Liabilities c. Loss on sales of Financial Assets	17,171
Accumulated depreciation of fixed assets -/- 15. Non productive assets	111,6 3,1		Effective portion of cash flo     Revaluation of fixed assets     Part of other comprehensiv		-	:	<ol><li>Others</li></ol>	interest income	-	-	c. Loss on sales of Financial Assets i. Securities ii. Loans	17,171
a. Abandoned property			f. Remeasurement on defined g. Income tax related to other	d benefit plans	12,990	18,982 2,736	IV. CONTIN 1. Guarante	IGENCIES PAYABLES ees issued	<b>71,866</b> 71,866	<b>174,219</b> 174,219	iii. Other financial assets d. Realized loss on spot and derivatives	1,050,514 88
b. Foreclosed assets c. Suspense accounts	3,1	- 16 3,853 20.	h. Others	·	(9,223)	2,730	a Rupia		20,739 51,127	70,036 104,183	e. Impairment loss on financial assets i. Securities	161,567 14 151
d. Interbranch asset accounts	3,	- 3,000 20.	Restructuring difference in ent				2. Others		-	- ' -	ii. Loans iii. Sharia Financing	157,624 14
i. Operating in Indonesia					30,000 30,000	30,000 30,000	CA	PITAL ADEQUACY OF COMMER		NKS	iv. Others Financial Asset f. Actual Loss on operational risk	3,792 104
ii. Operating outside Indonesia     Allowance for loss impairment on other assets -/-		24.	b. Specific reserves Income/loss		2,672,902	2,594,085		CALCULATION REPORT - QUA PT. BANK CTBC INDONESIA As Of December 31, 2019 and 2018	KTERLY		g. Losses from investments in equity method h. Commissions/provisions/fee dan administration	8,380 346
17. Leasing			a. Previous years     b. Current year		2,594,085 78.817	2,503,293 90,792		As Of December 31, 2019 and 2018	(in mill	ions of rupiah)	i. Impairment loss of other assets (non financial) j. Personel expenses k. Promotion expenses	346 229,701 12,422
18. Deferred tax assets 19. Other assets	44,4 138,9		TOTAL EQUITY ATTRIBUTAB Non-controlling interest	LE TO OWNER	2.889.393	2,782,907		CAPITAL COMPONENT	Dec 31, 2019	Dec 31, 2018	I. Others expenses Operating Revenues and Expenses other than Interest - Net	144,140 13 (436,956) (46
19. Other assets TOTAL ASSETS	138,9		TOTAL EQUITY  TOTAL LIABILITIES AND EQ	UITY	2.889.393 <b>16,690,603</b>	2,782,907 <b>14,884,066</b>		pital (Tier 1) non Equity Tier 1 (CET 1)	2,737,972 2,737,972	2,615,585 2,615,585	OPERATING INCOME (EXPENSE)  NON OPERATING REVENUES AND EXPENSES	126,575
			ER INFORMATIO		10,030,003	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1.1 F	Paid in Capital (after deducting Treasury Stock)	150,000	150,000	Gain (loss) on foreign currencies translation  Gain (sos) on foreign currencies translation	45 (5,389)
EARNING /		PT. BANK CTBC IND S Of December 31, 201		QUARTERLY				Disclosed Reserves 1.2.1 Additional factor	2,689,461 2,689,461	<b>2,570,289</b> 2,577,465	Gain (loss) on foreign currencies translation     Other non operating revenue (expense)     NON OPERATING INCOME (EXPENSE)	(5,389) (640) ( <b>5,984</b> )
	,		19 and 2010			lions of rupiah)		1.2.1.1 Other comprehensive income	22,750		CURRENT PROFIT (LOSS) BEFORE TAX - NET 4. Income tax	120.590 1 1
No. ITEMS	S-reid	Dec 31, 2019		Dec 31				1.2.1.1.1 Positive difference due to financial statement translations	-		a. Current income tax provision     b. Deferred tax income/expense	(50,836) (50,836)
	Current Special Mention	Standard Doubtfull	Loss Total Co	urrent Special Sub Mention Standard	Doubtfull Loss	Total		1.2.1.1.2 Potential gain from changes in the value of financial assets measured at fair value		]	CURRENT PROFIT (LOSS) AFTER TAX - NET OTHERS COMPREHENSIVE INCOME	78,817
I. RELATED PARTIES  1. Placement at other banks	10,139		- 10,139	27,074	-	- 27,074		through other comprehensive income 1.2.1.1.3 Fixed assets revaluation surplus	22,750	-	Accounts will not be reclassified to profit or loss     a. Gains from fixed asset revaluation	-
a. Rupiah     b. Foreign currencies	10,139	[ ]	-  -	27,074	-	27,074		1.2.1.2 Other disclosed reserves	2,666,711	2,577,465	b. Remeasurement on defined benefit plans     c. Part of other comprehensive income of associates	(3,008)
Spot and derivative receivables     a. Rupiah					-			1.2.1.2.1 Agio 1.2.1.2.2 General reserves	30,000	30,000	d. Others e. Income tax related items that will not be reclassified to profit or loss	752
b. Foreign currencies 3. Securities held	:  :	:  :			-			1.2.1.2.3 Previous years profit/loss	2,580,992	2,469,765	Accounts will be reclassified to profit or loss     Adjustments due to translation of financial statements     The profit or profit or loss of the pr	
a. Rupiah b. Foreign currencies		[ ]						1.2.1.2.4 Current year profit/loss 1.2.1.2.5 Fund for paid-in capital	55,719	77,700	in foreign currencies b. Gains (losses) from changes in the value of financial assets measured at fair value through other comprehensive income	39,900 (2
Securities sold under repurchase agreement (repo)     a. Rupiah		:  :						1.2.1.2.6 Others 1.2.2 Deduction factor	-	(7,176)	c. Effective portion of cash flow hedges d. Others	39,900 (
b. Foreign currencies 5. Securities purchased under resell		-  -			-			1.2.2.1 Other comprehensive income	-	(7,176)	e. Income tax related items that will be reclassified to profit or loss  OTHER COMPREHENSIVE INCOME OF THE CURRENT	(9,975)
agreement (reverse repo) a. Rupiah		[ ]			-			1.2.2.1.1 Negative diffrerence due to financial statement translations			YEAR - AFTER TAX TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	27,669 <b>106,486</b>
b. Foreign currencies 6. Acceptance receivables	10.000	[ ]			-			1.2.2.1.2 Potensial loss from changes in the value of financial assets measured at fair value			Current Year Profit or loss - net attributable to:	
7. Loans a. Small Medium Enterprise (SME) Debtors	10,998		- 10,998	8,763	-	- 8,763		through other comprehensive income	-	(7,176)	Owner Non-controlling interest CURRENT YEAR PROFIT-TOTAL	78,817 9 - 78,817 9
i. Rupiah ii. Foreign currencies b. Non SME Debtors	10,998	[] []	10,998	8,763		8,763		1.2.2.2 Other disclosed reserves 1.2.2.2.1 Disagio	-	-	Total Current Year Comprehensive Profit (Loss) attributable to:	106,486
i. Rupiah i. Foreign currencies	10,998	[] []	- 10,998	8,763		- 8,763		1.2.2.2.2 Previous years profit/loss	-	-	Non-controlling interest  CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL	106,486
c. Restructured Loans i. Rupiah		[] []						1.2.2.2.3 Current year profit/loss 1.2.2.2.4 Negative differences between	-	-	TRANSFER PROFIT (LOSS) TO HEAD OFFICE DIVIDEND	-
i. Foreign currencies d. Properties Loans	10,533	1 3 3	- 10,533	8,175		8,175		regulatory provision and impairment of productive asset			EARNINGS PER SHARE	
8. Equity investment 9. Temporary equity investment	10,555	1 3 3	- 10,555	6,175		- 0,175		1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument			STATEMENTS OF FINANCIAL RATIOS C	ALCULATION -
Others receivables     Commitments and Contingencies		1 3 3						in the trading book	-	-	QUARTERLY	
a. Rupiah b. Foreign currencies		-   -			-			1.2.2.2.6 Required regulatory provision on non productive asset	-	-	RATIOS	Dec 31, 2019 Dec 31
12. Foreclosed assets  II. NON RELATED PARTIES					-		13 M	1.2.2.2.7 Others Non controlling interest	-	-	Performance Ratio 1. Capital Adequacy Ratio (CAR)	23.87%
Placement at other banks	340,771 -		- 340,771 8	336,738	-	- 836,738	1.4 [	Deduction factor of Common Equity Tier 1 *)	(101,490)	(104,704)	Non performing productive assets and non performing non productive assets to total productive assets and non productive assets	
a. Rupiah b. Foreign currencies	250,410 90,361 -	[] []	- 90,361 2	608,320 228,418		- 608,320 - 228,418		1.4.1 Deferred tax 1.4.2 Goodwill	(44,444)	(44,605)	Non performing productive assets to total productive assets     Allowance for impairment of financial assets to productive assets	1.66%
Spot and derivative Receivables     a. Rupiah	125,696 125,249		- 125,249 1	154,217 154,142	-	- 154,217 - 154,142	1	1.4.3 All other intangible assets	(57,045)	(60,099)	5. Gross NPL 6. Net NPL	2.29% 0.81%
b. Foreign currencies 3. Securities held	3,490,225 3,455,528		- 447 - 3,490,225 2,1 - 3,455,528 2,1	75 184,442 184,442		- 75	1	1.4.4 Equity investment which can be calculated as deduction factor			7. Return on Asset (ROA) 8. Return on Equity (ROE)	0.79%
a. Rupiah b. Foreign currencies 4. Securities sold under repurchase agreement (repo)	34,697	ı il il			-	- 2,184,442			-	-		2.88%
a. Rupiah			- 34,697		-	- 2,184,442		1.4.5 Shortfall on the capital of insurance subsidiary	-	-	9. Net Interest Margin (NIM) 10 Operating Expenses to Operating Income (BOPO)	2.88% 3.91% 94.56%
b. Foreign currencies Securities purchased under resell agreement (reverse repo)			34,697	150,789 150,789	-		1	Shortfall on the capital of insurance subsidiary     Securitization exposure     Other deduction factor of Tier 1	-	-	9. Net Interest Margin (NIM)	2.88% 3.91% 94.56% 104.57%
,			34,697	 150,789	-	- 2,184,442 - 150,789	1	1.4.5 Shortfall on the capital of insurance subsidiary 1.4.6 Securitization exposure		-	9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Tunding Ratio (NSFR) 2. NSFR - Individual 2. NSFR - Consolidation 3. Liquidity Coverage Ratio (LCR)	2.88% 3.91% 94.56% 9 104.57% 11 105.70% 11 0.00%
a. Rupiah			34,697	 150,789		- 2,184,442 - 150,789	1	Shortfall on the capital of insurance subsidiary     Securitization exposure     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		-	9. Net Interest Margin (NIM) 10 Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) 13. NSFR - Individual 15. NSFR - Consolidation 13. Liquidity Coverage Ratio (LCR) 14. LCR - Individual 15. LCR - Consolidation	2.88% 3.91% 94.56% 104.57% 105.70%
a. Rupiah b. Foreign currencies 6. Acceptance Receivables 7. Loans	316,126 11,187,001 51,106	3,332 3,511	- 34,697 1 1 1 	150,789 150,789 - - - - - - - - - - - - - - - - - - -		- 2,184,442 - 150,789 - 150,789 421,593 347 10,314,221	2 Additi	Shortfall on the capital of insurance subsidiary     Securitization exposure     Other deduction factor of Tier 1     1.4.7. 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	-	-	9. Net Interest Margin (NIM) 10 Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR - Individual b. NSFR - Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Consolidation Compliance 1. Cap Percentage violation of Legal Lending Limit	2.88% 3.91% 94.56% 5 104.57% 11 105.70% 11 0.00% 234.53% 0.00%
a. Rupiah b. Foreign currencies 6. Acceptance Receivables 7. Loans a. Small Medium Enterprise (SME) Debtors i. Rupiah	11,187,001 51,106 1,837,259 4,478 410,445 4,478	3,332 1,593 1,593	- 34,697 - 1 - 316,126 - 316,126 - 316,126 - 421,537 - 421,537 - 421,537 - 421,537 - 421,537	150,789	40,969 217,9 180 1,8	- 2,184,442 - 150,789 - 150,789 	2 Additi	Shortfall on the capital of insurance subsidiary     Securitization exposure     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	- - - - - 108,801		9. Net Interest Margin (NIM) 10 Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Rabio (NSFR) a. NSFR - Individual b. NSFR - Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Consolidation  Compliance  1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties	2.88% 3.91% 94.56% 104.57% 105.70% 0.00%
a. Ruplah b. Foreign currencies 6. Acceptance Receivables 7. Loans a. Small Medium Enterprise (SME) Debtors i. Ruplah ii. Foreign Currencies b. Non SME Debtors	11,187,001 1,837,259 410,445 1,426,814 9,349,742 46,628	1,593 - 1,593 - 1,739 3,511	- 34,697 - 1 - 316,126 - 316,126 - 316,126 - 316,126 - 421,537 - 421,537 - 421,537 - 421,537 - 67,983 - 1,494,797 - 141,100 - 9,585,720 - 184,100 - 9,585,720 - 184,100 - 9,585,720 - 184,100 - 9,585,720 - 184,100 - 9,585,720 - 184,100 -	150,789	180 1,5 180 1,5 40,789 216,3	- 2,184,442 - 150,789 - 150,789 - 150,789 - 421,593 347 10,314,221 573 1,600,608 573 518,623 - 1,081,985 374 8,713,613	2 Additi	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  ional Tier 1 (AT 1)*)  intary Capital (Tier 2)  al instrument which can be calculated as Tier 2  I disagio			9. Net Interest Margin (NIM) 10 Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR - Individual b. NSFR - Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Consolidation  Compliance 1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties i. Related parties ii. Related parties ii. Related parties	2.88% 3.91% 94.56% 104.57% 1 105.70% 0.00% 234.53% 0.00% 0.00% 0.00%
a. Ruplah b. Foreign currencies 6. Acceptance Receivables 7. Loans a. Small Medium Enterprise (SME) Debtors i. Ruplah ii. Foreign Currencies b. Non SME Debtors i. Ruplah iii. Foreign currencies	11,187,001 1,837,259 410,445 1,426,814 9,349,742 6,551,425 2,798,317 51,106 4,478 4,478 4,478 46,628	1,593 - 1,593 -	- 34,697 - 1 - 316,126 - 3	150,789	180 1,5 180 1,5 40,789 216,3 40,789 194,7 - 21,6	- 2,184,442 - 150,789 - 150,789 - 150,789 - 421,593 1,600,608 573 518,623 - 1,081,985 374 8,713,613 60,031,310 505 2,682,303	2 Additi II Supleme 1 Capita 2 Agio 3 Gener	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  ional Tier 1 (AT 1) ")  intary Capital (Tier 2) al instrument which can be calculated as Tier 2  (disagio rar reserves of required regulatory provision on productive (max. 1,2% of RWA for Credit Risk)	- - - - 108,801	105,813	9. Net Interest Margin (NIM) 10 Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR - Individual b. NSFR - Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Consolidation  Compliance  1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties ii. Non-related parties iii. Non-related parties iii. Non-related parties	2.88% 3.91% 94.56% 104.57% 1 105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00%
a. Ruplah b. Foreign currencies 6. Acceptance Receivables 7. Loans a. Small Medium Enterprise (SME) Debtors i. Rupiah ii. Foreign Currencies b. Non SME Debtors i. Rupiah ii. Foreign currencies c. Restructured Loans i. Rupiah	11,187,001 1,837,259 410,445 1,426,814 9,349,742 6,551,425 2,798,317 13,700 18,368 - 18,368	1,593 - 1,593 - 1,739 3,511	- 34,697 - 1 - 316,126 - 257,104 11,502,054 9,8 73,004 1,916,334 1,916,334 1,948,777 184,100 1,988,772 188,810 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788,100 1,788	150,789	180 1,6 180 1,6 40,789 216,3 40,789 194,7 21,6 35,375 13,7 35,375 5,6	- 2,184,442 - 150,789 - 150,789 - 150,789 - 2,150,789 - 421,593 - 421,593 - 1,081,985 - 1,081,985 - 348 - 8,713,613 - 6,031,310 - 505 - 6,031,310 - 6,	2 Additi II Supleme 1 Capita 2 Agio / 3 Gener asset 4 Tier 2	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 ornal Tier 1 (AT 1) ")  1.4.7.2 Instrument which can be calculated as Tier 2 (disagio rair eserves of required regulatory provision on productive (max. 1,25% of RWA for Credit Risk)  2 deduction factor	108,801	105,813	9. Net Interest Margin (NIM) 10 Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Rabio (NSFR) a. NSFR Individual b. NSFR Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Individual b. LCR - Consolidation  Compliance  1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties ii. Non-related parties	2.88% 3.91% 94.56% 104.57% 1 105.70% 0.00% 234.53% 0.00% 0.00% 0.00%
a. Rupiah b. Foreign currencies 6. Acceptance Receivables 7. Loans a. Small Medium Enterprise (SME) Debtors i. Rupiah ii. Foreign Currencies b. Non SME Debtors i. Rupiah ii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencies d. Properties Loans	11,187,001 51,106 1,837,259 4,478 410,445 4,478 1,426,814 9,349,742 46,628 6,551,425 46,628 2,798,317 13,700 18,368	1,593 - 1,593 - 1,739 3,511	- 34,697 - 316,126 - 316,1	150,789 - 1 150,789 - 1 121,593 - 1 121,593 - 2,376 3,144 959,655 3,000 1513,870 3,000 1513,870 3,000 - 3,144 960,698 9,376 3,144 960,698 9,376 3,144	180 1,6 180 1,5 40,789 216,3 40,789 194,7 - 21,6 35,375 13,7	- 2,184,442 - 150,789 - 150,789 - 150,789 - 421,593 347 10,314,221 573 5,18,623 - 1,081,985 373 5,18,623 - 1,081,985 374 6,031,310 305 109,941 44,909 154 46,032	2 Additi II Supleme 1 Capita 2 Agio 3 Gener	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 inter (AT 1)")  Inter (AT 1)"  Inter (AT	108,801 - 2,846,773	105,813 - 2,721,398	9. Net Interest Margin (NIM) 10 Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR - Individual b. NSFR - Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Consolidation  Compliance 1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties ii. Non-related parties 2. Reserve requirement a. Primary reserve requirement b. Reserve requirement foreign currencies 3. Overall Net Open Position	2.88% 3.91% 94.56% 104.57% 10.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
a. Rupiah b. Foreign currencies 6. Acceptance Receivables 7. Loans a. Small Medium Enterprise (SME) Debtors i. Rupiah ii. Foreign Currencies b. Non SME Debtors i. Rupiah ii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencies d. Properties Loans 8. Equity investment 9. Temporary equity investment	11,187,001 1,837,259 410,445 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1	1,593 - 1,593 - 1,739 3,511	- 34,697 - 316,126 - 316,1	150,789	180 1,5 180 1,5 180 1,5 40,789 216,3 40,789 194,7 21,6 35,375 13,7 35,375 5,5	- 2,184,442 - 150,789 - 150,789 - 150,789 - 421,593 347 10,314,221 573 5,18,623 - 1,081,985 373 5,18,623 - 1,081,985 374 6,031,310 305 109,941 44,909 154 46,032	2 Additi II Supleme 1 Capita 2 Agio / 3 Gener asset 4 Tier 2	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 ornal Tier 1 (AT 1) ")  1.4.7.2 Instrument which can be calculated as Tier 2 (disagio rair eserves of required regulatory provision on productive (max. 1,25% of RWA for Credit Risk)  2 deduction factor	108,801	105,813	9. Net Interest Margin (NIM) 10 Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR Individual b. NSFR Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Individual c. Reserve and the Composition of Legal Lending Limit i. Related parties ii. Non-related parties iii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties c. Reserve requirement a. Primary reserve requirement rupiah b. Reserve requirement foreign currencies Overall Net Open Position  STATEMENTS OF SPOT AND DERIVATIVE TRANSA	2.88% 3.91% 94.56% 104.57% 10.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
a. Ruplah b. Foreign currencies 6. Acceptance Receivables 7. Loans a. Small Medium Enterprise (SME) Debtors i. Ruplah ii. Foreign Currencies b. Non SME Debtors i. Ruplah iii. Foreign currencies c. Restructured Loans i. Ruplah ii. Foreign currencies c. Restructured Loans i. Ruplah ii. Foreign currencies d. Properties Loans 8. Equity investment 9. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies	11,187,001 1,837,259 410,445 140,445 1,426,814 9,349,742 6,551,425 2,788,317 13,700 18,368 13,700 247,268 2,695 12,101,245	1,593 - 1,593 - 1,739 3,511	- 34,697 - 1 - 316,126 - 257,104 - 11,502,054 - 9,334 - 5,021 - 12,1537 - 67,983 - 1,494,797 - 1,0 - 188,100 - 188,100 - 188,100 - 1,725,290 - 2,823,607 - 49,827 - 40,827 - 4	150,789	180 1,5 180 1,5 180 1,5 40,789 216,3 40,789 194,7 21,6 35,375 13,7 35,375 5,5	- 2,184,442 - 150,789 - 150,789 - 150,789 - 150,789 - 421,593 347 10,314,221 1,081,985 374 8,713,613 69 6,031,310 518,623 1,081,985 374 8,713,613 69 6,031,310 518,2303 105 16,2303 105 16,2303 105 16,031,310 105 16,031,310 107 107 107 107 107 107 107 107 107 107	2 Additi II Supleme 1 Capit 2 Agio / 3 General asset 4 Tier Z TOTAL CAPITA RISK WEIGHTED ASSET (RWA)	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 intend to the transition of the law, grants, or grants will intend to the transition of the law, grants, or grants will intend to the transition of the law, grants, or grants will intend to the transition of the law, grants, or grants will intend to the transition of the law, grants, or grants will intend to the transition of the law, grants, or grants will intend to the transition of the law, grants, or grants will intend the transition of the law, grants, or grants will intend the law, grants, or grants will intend to the law, grants, or grants will intend the law, grants,	108,801 - 2,846,773	105,813 - 2,721,398	9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR. Individual b. NSFR. Consolidation 13. Liquidity Overage Ratio (LCR) a. LCR - Individual b. LCR - Consolidation  Compliance 1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties c. Reserve requirement a. Primary reserve requirement rupiah b. Reserve requirement foreign currencies Overall Net Open Position  STATEMENTS OF SPOT AND DERIVATIVE TRANSA PT. BANK CTBC INDONESIA As Of December 31, 2019	2.88% 3.91% 94.56% 104.57% 1 105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 6.03% 8.03% 0.94% CTIONS - QUARTE
a. Rupiah b. Foreign currencies 6. Acceptance Receivables 7. Loans a. Small Medium Enterprise (SME) Debtors i. Rupiah ii. Foreign Currencies b. Non SME Debtors i. Rupiah iii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencies d. Properties Loans Equity investment 9. Equity investment 9. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies a. Rupiah b. Foreign currencies	11,187,001 18,37,259 41,478 410,445 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,428,814 1,42	1,593 - 1,593 - 1,739 3,511	- 34,697 - 1 - 316,126 - 257,104 - 1,502,054 - 9,307 - 1,907 -	150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,785 92,376 3,144 93,855 3,000 1513,870 3,000 1513,870 3,000 1513,870 3,000 1513,870 3,000 1513,870 3,000 1513,870 3,000 1513,870 3,000 1513,870 3,000 1513,870 3,000 1513,870 3,000 1513,870 3,000 1513,983 - 155,878 - 155,878 - 155,878 - 1529,263 3,810 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 155,878 - 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2,846,773	105,813 - 2,721,398	9. Net Interest Margin (NIM) 10 Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR Individual b. NSFR Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Individual c. Reserve and the Composition of Legal Lending Limit i. Related parties ii. Non-related parties iii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties c. Reserve requirement a. Primary reserve requirement rupiah b. Reserve requirement foreign currencies Overall Net Open Position  STATEMENTS OF SPOT AND DERIVATIVE TRANSA	2.88% 3.91% 94.56% 104.57% 105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 6.03% 8.03% 0.94% CTIONS - QUARTE
a. Ruplah b. Foreign currencies 6. Acceptance Receivables 7. Loans a. Small Medium Enterprise (SME) Debtors i. Rupiah ii. Foreign Currencies b. Not SME Debtors i. Rupiah ii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencies d. Properties Loans 8. Equity investment 9. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies a. Rupiah	11,187,001 1,837,259 4,10445 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1	1,593 - 1,593 - 1,739 3,511	- 34,697 - 1 - 316,126 - 257,104 - 1,502,054 - 9,307 - 1,907 -	150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,785 92,376 3,144 986,855 3,000 181,985 865,30,000 181,985 863,930 89,376 3,144 860,861 - 3,983 - 556,878 - 1229,263 3,810 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	180 1,5 180 1,5 180 1,5 40,789 216,3 40,789 194,7 21,6 35,375 13,7 35,375 5,5	- 2,184,442 - 150,789 - 150,789 - 150,789 - 421,593 3047 10,314,221 573 518,623 574 8,713,613 69 6,031,310 52,682,303 705 109,941 49,099 109,941 49,099 114 6,032 240,389 - 16,288,413 - 16,288,413 - 16,288,413 - 16,288,413 - 16,288,413	2 Additi II Supleme 1 Capit 2 Agio / 3 General Asset 4 Tier Z TOTAL CAPITA  RISK WEIGHTED ASSET (RWA) RIWA FOR CREDIT RISK RWA FOR	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     1.4.72 Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)"     Intary Capital (Tier 2)     Instrument which can be calculated as Tier 2     Idisagio ral reserves of required regulatory provision on productive (max. 1,25% of RWA for Credit Risk)     Dec 31, 2019   Dec 31, 2018   DESCRIPTION     CAR     10,021,470   9,246,499   CET1 Ratio %	108.801 2.846,773 Dec 31, 2019	105,813 - 2,721,398 Dec 31, 2018	9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR. Individual b. NSFR. Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Consolidation  Compliance  1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties c. Reserve requirement a. Primary reserve requirement rupiah b. Reserve requirement foreign currencies Coverall Net Open Position  STATEMENTS OF SPOT AND DERIVATIVE TRANSA PT. BANK CTBC INDONESIA AS Of December 31, 2019  No. TRANSACTIONS Notional Amount Trading Hedging A. Related to Foreign Currencies	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
a. Ruplah b. Foreign currencies 6. Acceptance Receivables 7. Loans 7. Loans a. Small Medium Enterprise (SME) Debtors i. Ruplah ii. Foreign Currencies b. Non SME Debtors i. Ruplah ii. Foreign currencies c. Restructured Loans i. Ruplah ii. Foreign currencies d. Properties Loans d. Properties Loans 8. Equity investment 9. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies a. Ruplah b. Foreign currencies 12. Foreign currencies 13. Commitments and Contingencies a. Ruplah b. Foreign currencies 14. Total guaranteed Assets: a. At Bank Indonesia	11,187,001 1,837,259 4,10445 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1	1,593 - 1,593 - 1,739 3,511	- 34,697 - 1 - 316,126 - 257,104 - 1,502,054 - 9,307 - 1,907 -	150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,785 92,376 3,144 986,855 3,000 181,985 865,30,000 181,985 863,930 89,376 3,144 860,861 - 3,983 - 556,878 - 1229,263 3,810 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	180 1,5 180 1,5 180 1,5 40,789 216,3 40,789 194,7 21,6 35,375 13,7 35,375 5,5	- 2,184,442 - 150,789 - 150,789 - 150,789 - 421,593 3047 10,314,221 573 518,623 574 8,713,613 69 6,031,310 52,682,303 705 109,941 49,099 109,941 49,099 114 6,032 240,389 - 16,288,413 - 16,288,413 - 16,288,413 - 16,288,413 - 16,288,413	2 Additi II Supleme 1 Capita 2 Agio / 3 Gener asset 4 Tier 2 TOTAL CAPITA RISK WEIGHTED ASSET (RWA) RWA FOR CREDIT RISK	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 ional Tier 1 (AT 1) ") intary Capital (Tier 2) al Instrument which can be calculated as Tier 2 (disagio rar reserves of required regulatory provision on productive (max. 1,2% of RWA for Credit Risk) 2 deduction factor AL  Dec 31, 2019 Dec 31, 2018 DESCRIPTION CAR	108,801 - 2,846,773 Dec 31, 2019	105,813 - 2,721,398 Dec 31, 2018	9. Net Interest Margin (NIM) 10 Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR. Individual b. NSFR. Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Consolidation  Compliance  1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties c. Reserve requirement a. Primary reserve requirement rupiah b. Reserve requirement foreign currencies coverall Net Open Position  STATEMENTS OF SPOT AND DERIVATIVE TRANSA PT. BANK CTBC INDONESIA AS Of December 31, 2019  No. TRANSACTIONS Notional Amount Trading Hedging A. Related to Foreign Currencies 1. Spot 111,060 111,060 - 2. Forward 44,541 44,541	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00
a. Rupiah b. Foreign currencies 6. Acceptance Receivables 7. Loans 7. Loans 7. Loans 8. Acceptance Receivables 7. Loans 9. Loans 1. Rupiah 11. Foreign Currencies 12. Rupiah 13. Foreign currencies 14. Rupiah 15. Foreign currencies 16. Restructured Loans 17. Rupiah 18. Foreign currencies 19. Temporary equity investment 19. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies 12. Resultable Seases 13. Resultable Seases 14. Total guaranteed Assets 15. At Mank Indonesia 16. At other parties 17. Total guaranteed Assets 18. At Mank Indonesia 19. At other parties 20. Total Impairment of financial assets on productive assets 21. Total Impairment of financial assets on productive assets 21. Total Impairment of financial assets on productive assets 21. Total Impairment of financial assets on productive assets 21. Total Impairment of financial assets on productive assets	11,187,001 1,837,259 4,10445 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1	1,593 - 1,593 - 1,739 3,511	- 34,697 - 1 - 316,126 - 257,104 - 1,502,054 - 9,307 - 1,907 -	150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,785 92,376 3,144 986,855 3,000 181,985 865,30,000 181,985 863,930 89,376 3,144 860,861 - 3,983 - 556,878 - 1229,263 3,810 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	180 1,5 180 1,5 180 1,5 40,789 216,3 40,789 194,7 21,6 35,375 13,7 35,375 5,5	- 2,184,442 - 150,789 - 150,789 - 150,789 - 421,593 3047 10,314,221 573 518,623 574 8,713,613 69 6,031,310 52,682,303 705 109,941 49,099 109,941 49,099 114 6,032 240,389 - 16,288,413 - 16,288,413 - 16,288,413 - 16,288,413 - 16,288,413	2 Additi II Supleme 1 Capits 2 Agio / 3 Gener asset 4 Tier 2 TOTAL CAPITA  RISK WEIGHTED ASSET (RWA) RWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL I	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     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will     1.4.71   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will     1.4.72   Cross-shareholder in another entity acquired     1.4.73   Cross-shareholder in another entity acquired     1.4.74   Cross-shareholder in another entity acquired     1.4.75   Cross-shareholder in another entity acquired     1.4.75   Cross-shareholder in another entity acquired     1.4.76   Cross-shareholder in another entity acquired     1.4.77   Cross-shareholder in another entity acquired     1.4.76   Cross-shareholder in another entity acquired     1.4.77   Cross-shareholder in another	108,801 - 2,846,773 Dec 31, 2019 22,96% 22,96%	2,721,398 Dec 31, 2018  24,35% 24,35%	9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR. Individual b. NSFR. Consolidation 13. Liquidity Overage Ratio (LCR) a. LCR - Individual b. LCR - Consolidation  Compliance  1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties c. Reserve requirement a. Primary reserve requirement rupiah b. Reserve requirement foreign currencies Coverall Net Open Position  STATEMENTS OF SPOT AND DERIVATIVE TRANSA PT. BANK CTBC INDONESIA AS Of December 31, 2019  No. TRANSACTIONS Notional Amount Trading Hedging A. Related to Foreign Currencies  1. Spot 2. Forward 44,541 44,541 3. Option 44,541 4. Sold	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 6.03% 0.94% 0.00% 0.094 0.00% 6.03% 0.94% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00
a. Ruplah b. Foreign currencies 6. Acceptance Receivables 7. Loans 7. Loans 8. Acceptance Receivables 7. Loans 9. Loans 1. Rupiah 11. Foreign Currencies 12. Non SME Debtors 12. Rupiah 13. Foreign currencies 14. Rupiah 15. Foreign currencies 16. Reprincip currencies 17. Rupiah 18. Foreign currencies 19. Temporary equity investment 19. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies 12. Rupiah 13. Foreign currencies 14. Commitments and Contingencies 15. Foreign currencies 16. Rupiah 17. Total guaranteed Assets 18. At Bank Indonesia 19. At other parties 10. Total Impairment of financial assets on productive assets 20. Total Impairment of financial assets on productive assets 21. Total Impairment of financial assets on productive assets 23. Total required allowances for possible losses of productive assets	11,187,001 1,837,259 4,10445 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1	1,593 - 1,593 - 1,739 3,511	- 34,697 - 1 - 316,126 - 73,004 - 73,004 - 1,916,334 - 50,21 - 14,1337 - 14,41,00 - 9,885,720 - 18,400 - 18,673 - 18,673 - 18,673 - 18,042 - 12,101,245 - 6,713,024 - 6,713,024 - 6,713,024 - 6,713,024 - 6,713,024 - 6,713,024 - 7,4	150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,785 92,376 3,144 986,855 3,000 181,985 865,30,000 181,985 863,930 89,376 3,144 860,861 - 3,983 - 556,878 - 1229,263 3,810 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	180 1,5 180 1,5 180 1,5 40,789 216,3 40,789 194,7 21,6 35,375 13,7 35,375 5,5	- 2,184,442 - 150,789 - 150,789 - 150,789 - 421,593 3047 10,314,221 573 518,623 - 1,081,985 - 374 8,713,613 69 6,031,310 50 2,682,303 705 109,941 51 44,909 51 44,9	2 Additi II Supjeme 1 Capit 2 Agio / 3 Gener asset 4 Tier 2 TOTAL CAPITA  RISK WEIGHTED ASSET (RWA) RWA FOR RWA FOR MARKET RISK RWA FOR	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     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)"     Intary Capital (Tier 2)     Initiary Ca	108,801 - 2,846,773 Dec 31, 2019 22.96%	105,813 - 2,721,398 Dec 31, 2018	9. Net Interest Margin (NIM) 10 Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR - Individual b. NSFR - Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Consolidation  Compliance 1. a. Percentage violation of Legal Lending Limit i. Related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties ii. Non-related parties ji. Non-related parties 2. Reserve requirement a. Primary reserve requirement rupiah b. Reserve requirement c. Related parties 3. Overall Net Open Position  STATEMENTS OF SPOT AND DERIVATIVE TRANSA PT. BANK CTBC INDONESIA AS Of December 31, 2019  No. TRANSACTIONS Notional Amount Purpose Trading Hedging A. Related to Foreign Currencies 1. Spot 111,060 111,060 1 2. Forward 44,541 44,541 - 3. Option - 3. Sold - 4. Future - 5. Swap 5,032,612 5,032,612	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 6.03% 0.94% 0.00% 0.094 0.00% 6.03% 0.94% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00
a. Ruplah b. Foreign currencies 6. Acceptance Receivables 7. Loans 7. Loans 8. Loans 1. Ruplah 1. Foreign Currencies b. Non SME Debtors 1. Ruplah 1. Foreign Currencies b. Non SME Debtors 1. Ruplah 1. Foreign currencies c. Restructured Loans 1. Ruplah 1. Foreign currencies d. Properties Loans 8. Equity investment 9. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies a. Ruplah b. Foreign currencies 12. Foreclosed assets 13. Total guaranteed Assets: a. At Bank Indonesia b. At other parties 1. Total guaranteed Assets: a. At Bank Indonesia b. At other parties 1. Total rimpairment of financial assets on productive assets 1. Total rimpairment of financial assets on productive assets 1. Total rimpairment of financial assets on productive assets 1. Total rimpairment of financial assets on productive assets 1. Total required allowances for possible losses of productive assets 1. Percentage of SME to total loans 1. Percentage of SME to total loans 1. Percentage of SME to total loans	11,187,001 1,837,259 4,10445 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1	1,593 - 1,593 - 1,739 3,511	- 34,697 - 1 - 316,126 - 73,004 - 73,004 - 1,916,334 - 50,21 - 14,137 - 16,782,137 - 16,782,137 - 16,782,137 - 16,782,137 - 16,782,137 - 125,290 - 2,623,607 - 49,827 - 12,101,245 - 6,713,024 - 6,713,024 - 6,713,024 - 5,388,221 - 7,4 - 326,292 - 235,847 - 16,64% - 0,00%	150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,785 92,376 3,144 986,855 3,000 181,985 865,30,000 181,985 863,930 89,376 3,144 860,861 - 3,983 - 556,878 - 1229,263 3,810 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	180 1,5 180 1,5 180 1,5 40,789 216,3 40,789 194,7 21,6 35,375 13,7 35,375 5,5	- 2,184,442 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,231 - 10,314,231 - 10,314,231 - 10,314,231 - 10,314,314,314,314,314,314,314,314,314,314	2 Additi II Supleme 1 Capit 2 Agio / 3 General Asset 4 Tier Z TOTAL CAPITA  RISK WEIGHTED ASSET (RWA) RWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL I TOTAL RWA	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     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 2 (disagio     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will include a Tier 2 (disagio     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will include a Tier 2 (disagio     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will include a Tier 2 (disagio     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will include a Tier 2 (disagio     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will include a Tier 2 (disagio     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will include a Tier 2 (disagio     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will include a Tier 2 (disagio     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants and	108,801 - 2,846,773 Dec 31, 2019 22,96% 22,96%	2,721,398 Dec 31, 2018  24,35% 24,35%	9. Net Interest Margin (NIM) 10 Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR Individual b. NSFR Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Consolidation  Compliance 1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties c. Reserve requirement a. Primary reserve requirement ruplah b. Reserve requirement foreign currencies coveral Net Open Position  STATEMENTS OF SPOT AND DERIVATIVE TRANSA PT. BANK CTBC INDONESIA AS Of December 31, 2019  No. TRANSACTIONS Notional Amount Trading Hedging A. Related to Foreign Currencies 1. Spot 2. Forward 44,541 44,541 3. Option 44,541 4. Future	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 6.03% 8.03% 8.03% 8.03% 8.03% 8.03% 8.04% 8.03% 8.04% 8.05% 1.70 Derivative Receivable & F Receivable Paya
a. Ruplah b. Foreign currencies 6. Acceptance Receivables 7. Loans 7. Loans 8. Loans 8. Loans 9. Loans 10. Loans 11. Ruplah 11. Foreign Currencies 12. No SME Debtors 12. Ruplah 13. Foreign currencies 14. Ruplah 15. Foreign currencies 16. Ruplah 17. Foreign currencies 17. Ruplah 18. Foreign currencies 19. Temporary equity investment 19. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies 12. Ruplah 13. Foreign currencies 14. Poreign currencies 15. Total guaranteed Assets 16. Total guaranteed Assets 17. Total guaranteed Assets 18. At Bank Indonesia 19. At Other parties 10. Total rupranteed Assets 11. Total quaranteed Assets 12. Total funpairment of financial assets on productive assets 13. Total required allowances for possible losses of productive assets 14. Percentage of SME to total loans 16. Percentage of SME debtors to total debtors 17. Percentage of SME debtors to total debtors 18. Percentage of SME debtors to total debtors 18. Percentage of SME debtors to total debtors 19. Percentage of SME debtors to total debtors	11,187,001 1,837,259 4,10445 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1	1,593 - 1,593 - 1,739 3,511	- 34,697 - 316,126 - 257,104 11,502,054 9,307 1421,337 16,6334 1,94,797 184,100 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,810 18,81	150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,785 92,376 3,144 986,855 3,000 181,985 865,30,000 181,985 863,930 89,376 3,144 860,861 - 3,983 - 556,878 - 1229,263 3,810 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	180 1,5 180 1,5 180 1,5 40,789 216,3 40,789 194,7 21,6 35,375 13,7 35,375 5,5	- 2,184,442 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,231 - 10,314,231 - 10,314,231 - 10,314,231 - 10,314,314,314,314,314,314,314,314,314,314	II Supleme 1 Capita 2 Additi II Supleme 1 Capita 2 Agio / 3 General Asset 4 Tier Z TOTAL CAPITA  RISK WEIGHTED ASSET (RWA) RWA FOR CREDIT RISK RWA FOR OPERATIONAL I TOTAL RWA CAPITAL ADEQUA CAPITAL ADEQUA CARTO (CAR) ACC	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 ional Tier 1 (AT 1)**   Instrument which can be calculated as Tier 2     Idisagio	2,846,773 Dec 31, 2019 22.96% 22.96% 23.87%	24.35% 24.35% 24.35%	9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSRR) a. NSRR - Individual b. NSRR - Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Consolidation  Compliance 1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties j. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties 2. Reserve requirement a. Primary reserve requirement ruplah b. Reserve requirement foreign currencies 3. Overall Net Open Position TATEMENTS OF SPOT AND DERIVATIVE TRANSA PT. BANK CTBC INDONESIA As Of December 31, 2019  No. TRANSACTIONS Notional Amount Amount Trading Hedging A. Related to Foreign Currencies 1. Spot 2. Forward 4.4,541 4.541 - 3. Option a. Sold b. Bought 4. Future 5. Swap 5. O32,612 5. O32,612 6. Others 5. Related to Interest Rate 1. Forward	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 6.03% 8.03% 8.03% 8.03% 8.03% 8.03% 8.04% 8.03% 8.04% 8.05% 1.70 Derivative Receivable & F Receivable Paya
a. Rupiah b. Foreign currencies 6. Acceptance Receivables 7. Loans 7. Loans 7. Loans 8. Loans 8. Loans 9. Loans 9. Loans 10. Loans 11. Rupiah 12. Foreign Currencies 13. Rupiah 14. Foreign currencies 15. Non SME Debtors 16. Rupiah 17. Foreign currencies 18. Rupiah 18. Foreign currencies 19. Temporary equity investment 19. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies 12. Rupiah 13. Foreign currencies 14. Poreign currencies 15. Foreign currencies 16. Commitments and Contingencies 17. Commitments and Contingencies 18. Rupiah 19. Total guaranteed Assets 19. Total fungaranteed Assets 19. At Bank Indonesia 19. At Bank Indonesia 19. At Other parties 10. Total quaranteed Assets: 10. Total required allowances for possible losses of productive assets 19. Percentage of SME to total loans 19. Percentage of SME total loans 10. Percentage of SME total loans	11,187,001 1,837,259 4,10445 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1	1,593 - 1,593 - 1,739 3,511	- 34,697 - 1 - 316,126 - 73,004 - 73,004 - 1,916,334 - 50,21 - 14,137 - 16,782,137 - 16,782,137 - 16,782,137 - 16,782,137 - 16,782,137 - 125,290 - 2,623,607 - 49,827 - 12,101,245 - 6,713,024 - 6,713,024 - 6,713,024 - 5,388,221 - 7,4 - 326,292 - 235,847 - 16,64% - 0,00%	150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,785 92,376 3,144 986,855 3,000 181,985 865,30,000 181,985 863,930 89,376 3,144 860,861 - 3,983 - 556,878 - 1229,263 3,810 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	180 1,5 180 1,5 180 1,5 40,789 216,3 40,789 194,7 21,6 35,375 13,7 35,375 5,5	- 2,184,442 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,221 - 10,314,231 - 10,314,231 - 10,314,231 - 10,314,231 - 10,314,314,314,314,314,314,314,314,314,314	II SUPLEMENT SUP	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 interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants, or grants will interpreted by the transition of the law, grants will interpreted by the transition of the law, grants will interpreted by the law, grants will interpreted by the transition of the law, grants will interpreted by the transition of the law, grants will interpreted by the law, grants will interpreted by the transition of the law, grants will interpreted by the law, grants will interp	2,846,773 Dec 31, 2019 22.96% 22.96% 23.87%	24.35% 24.35% 24.35%	9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSRR) a. NSRR - Individual b. NSRR - Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Consolidation  Compliance 1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties j. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties c. Reserve requirement a. Primary reserve requirement ruplah b. Reserve requirement foreign currencies c. Overall Net Open Position As Of December 31, 2019  No. TRANSACTIONS Notional Amount Amount Ariding Hedging A. Related to Foreign Currencies 1. Spot 2. Forward 4.4,541 3. Option a. Sold b. Bought 4. Future 5. Swap 5. Swap 5. Swap 5. Swap 5. Swap 6. Others 7. Forward 7. Forward 8. Sold 7. Forward 8. Sold 8. Related to Interest Rate 1. Forward 9. Swap 9. Sold 9. Bought 9. Swap 9. Sold 9. Bought 9. Swap 9. Sold 9. Bought 9. Swap 9. Swap 9. Sold 9. Bought 9. Swap 9.	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 6.03% 8.03% 8.03% 8.03% 8.03% 8.03% 8.04% 8.03% 8.04% 8.05% 1.70 Derivative Receivable & F Receivable Paya
a. Rupiah b. Foreign currencies 6. Acceptance Receivables 7. Loans 7. Loans 8. Loans 9. Loans 1. Rupiah 1. Foreign Currencies 1. Rupiah 1. Foreign Currencies 2. Rupiah 1. Foreign currencies 3. Rupiah 1. Foreign currencies 4. Rupiah 1. Foreign currencies 5. Restructured Loans 6. Restructured Loans 7. Rupiah 7. Foreign currencies 8. Equily investment 9. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies 12. Rupiah 13. Foreign currencies 14. Poreign currencies 15. Foreign currencies 16. Total guaranteed Assets: 17. At Bank Indonesia 18. At Other parties 19. Total rupiarment of financial assets on productive assets 19. Total required allowances for possible losses of productive assets 19. Percentage of SME to total loans 10. Percentage of SME to total loans	11,187,001 1,837,259 4,10445 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1	1,593 - 1,593 - 1,739 3,511	- 34,697 - 316,126 - 257,104 11,502,054 9,307 14,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,100 18,	150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,785 92,376 3,144 986,855 3,000 181,985 865,30,000 181,985 863,930 89,376 3,144 860,861 - 3,983 - 556,878 - 1229,263 3,810 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	180 1,5 180 1,5 180 1,5 40,789 216,3 40,789 194,7 21,6 35,375 13,7 35,375 5,5	- 2,184,442 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 10,314,221 - 16,00,608 - 10,314,221 - 10,81,985 - 374 8,713,613 - 60,31,310 - 60,31,310 - 60,31,310 - 60,31,310 - 60,31,310 - 16,288,413 - 8,796,242 - 7,492,171 - 16,288,413 - 8,796,242 - 7,492,171 - 313,499 - 292,124 - 15,51% - 0,00% - 0,65% - 0,00%	II SUPJEME 1 Capiti 2 Additi II Supjeme 1 Capiti 2 Agio / 3 Gener asset 4 Tier 2 TOTAL CAPITA  RISK WEIGHTED ASSET (RWA) RWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL II TOTAL RWA CAPITAL ADEQUA CAPITAL CAPI	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     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)	2,846,773 Dec 31, 2019 22.96% 22.96% 23.87%	24.35% 24.35% 24.35%	9. Net Interest Margin (NIM)   10. Operating Expenses to Operating Income (BOPO)   11. Loan to Deposit Ratio (LDR)   12. Net Stable Funding Ratio (NSRR)   2. NSFR - Individual   3. NSFR - Individual   3. LCR - Individual   3. LCR - Consolidation   4. Percentage violation of Legal Lending Limit   4. Percentage violation of Legal Lending Limit   5. NSRR - Individual   5. LCR - Consolidation   5. LCR - Consolidation   6. LCR - Consolidation   7. Legaled parties   7. Legaled parties   8. Non-related parties   9. Percentage of lending in excess of the Legal Lending Limit   1. Related parties   1. Related parties   9. Percentage of lending in excess of the Legal Lending Limit   1. Related parties   1. Reserve requirement   2. Reserve requirement   2. Reserve requirement foreign currencies   3. Overall Net Open Position   7. STATEMENTS OF SPOT AND DERIVATIVE TRANSA   8. PT. BANK CTBC INDONESIA   8. As Of December 31, 2019   8. Related to Foreign Currencies   7. Spot	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 6.03% 8.03% 8.03% 8.03% 8.03% 8.03% 8.04% 8.03% 8.04% 8.05% 1.70 Derivative Receivable & F Receivable Paya
a. Rupiah b. Foreign currencies 6. Acceptance Receivables 7. Loans 7. Loans 8. Loans 9. Loans 1. Rupiah 1. Foreign Currencies 1. Rupiah 1. Foreign Currencies 2. Rupiah 1. Foreign currencies 3. Rupiah 1. Foreign currencies 6. Restructured Loans 1. Rupiah 1. Foreign currencies 6. Properties Loans 8. Equily investment 9. Temporary equily investment 10. Others receivables 11. Commitments and Contingencies 12. Rupiah 13. Foreign currencies 14. Rupiah 15. Foreign currencies 16. Rupiah 17. Total quaranteed Assets 18. Rupiah 19. Total quaranteed Assets 19. Total required allowances for possible losses of productive assets 19. Total required allowances for possible losses of productive assets 19. Percentage of SME to total loans 10. Others 10. Othe	11,187,001 1,837,259 4,10445 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1	1,593 - 1,593 - 1,739 3,511	- 34,697 - 316,126 - 267,104 11,502,054 9,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,	150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,785 92,376 3,144 986,855 3,000 181,985 865,30,000 181,985 863,930 89,376 3,144 860,861 - 3,983 - 556,878 - 1229,263 3,810 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	180 1,5 180 1,5 180 1,5 40,789 216,3 40,789 194,7 21,6 35,375 13,7 35,375 5,5	- 2,184,442 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 10,314,221 - 1,600,608 - 3,142,21 - 3,160,608 - 3,160,608 - 3,160,608 - 3,13,109 - 3,13,109 - 421,389 - 10,941 - 16,288,413 - 8,796,242 - 7,492,171 - 313,499 - 292,124 - 15,51% - 0,00% - 0,65% - 0,00% - 0,65% - 0,00% - 6,032 - 10,941 - 16,288,413 - 8,796,242 - 7,492,171 - 10,00% - 0,65% - 0,00% - 0,	2 Additi II Supleme 1 Capita 2 Agio / 3 Gener asset 4 Tier 2 TOTAL CAPITA  RISK WEIGHTED ASSET (RWA)  RIWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL I TOTAL RWA CAPITAL ADEGUS RATIO (CAR) ACCO TO RISK PROFILE CAR RISK PROFIL CETI (%)  ATI (%)	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 ional Tier 1 (AT 1) ")     Intary Capital (Tier 2)     Initiary	2,846,773 Dec 31, 2019 22.96% 22.96% 23.87% 14.87%	24.35% 24.35% 24.35% 24.35% 24.35%	9. Net Interest Margin (NIM)   10. Operating Expenses to Operating Income (BOPO)   11. Loan to Deposit Ratio (LDR)   12. Net Stable Funding Ratio (NSRR)   2. NSFR - Individual   3. NSFR - Consolidation   3. Liquidity Coverage Ratio (LCR)   3. LCR - Individual   4. Compliance   1. a. Percentage violation of Legal Lending Limit   1. Related parties   1. Non-related parties   2. Reserve requirement   3. Precentage of lending in excess of the Legal Lending Limit   1. Related parties   2. Reserve requirement   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00
a. Rupiah b. Foreign currencies 6. Acceptance Receivables 7. Loans a. Small Medium Enterprise (SME) Debtors i. Rupiah ii. Foreign Currencies b. Non SME Debtors i. Rupiah ii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencies d. Properties Loans 8. Equity investment 9. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies a. Rupiah b. Foreign currencies 11. Total guaranteed Assets: a. Raha Indonesia b. At other parties 12. Total Impairment of financial assets on productive assets Total required allowances for possible losses of productive assets productive assets Percentage of SME to total loans 7. Percentage of Small Scale Business to total loans 8. Percentage of Small Scale Business to total loans 9. Percentage of Small Scale Business to total loans 10. Percentage of Small Scale Business to total loans 10. Percentage of Small Scale Business to total loans 11. Channeling of loan 12. Mudharabah Muqayyadah financing 13. Wudharabah Muqayyadah financing 14. C. Written off productive assets 15. Channeling of loan 15. Mudharabah Muqayyadah financing 16. Witten off productive assets	11,187,001 1,837,259 4,10445 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1,426,814 1	1,593 - 1,593 - 1,739 3,511	- 34,697 - 316,126 -	150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,785 92,376 3,144 986,855 3,000 181,985 865,30,000 181,985 863,930 89,376 3,144 860,861 - 3,983 - 556,878 - 1229,263 3,810 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	180 1,5 180 1,5 180 1,5 40,789 216,3 40,789 194,7 21,6 35,375 13,7 35,375 5,5	- 2,184,442 - 150,789 - 150,789 - 150,789 - 150,789 - 10,789 - 10,314,221 - 10,81,985 - 374 8,713,613 - 60,313,103 - 10,81,985 - 10,81,985 - 10,941 - 10,103 - 10,	II 2 Additi II 3 Supleme 1 Capita 2 Agio / 3 Gener asset 4 Tier 2 TOTAL CAPITA  RISK WEIGHTED ASSET (RWA) RWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL II TOTAL RWA CAPITAL ADEQUA RATIO (CAR) ACCO TO RISK PROFILE CAR RISK PROFILE CET1 (%)	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 ional Tier 1 (AT 1) **)     Intary Capital (Tier 2)     Initary Capital (Tier 2)     Init	2,846,773 Dec 31, 2019 22.96% 22.96% 23.37% 14.87%	24.35% 24.35% 24.35% 24.35% 0.99% 25.34% 16.34%	9. Net Interest Margin (NIM)   10. Operating Expenses to Operating Income (BOPO)   11. Loan to Deposit Ratio (LDR)   12. Net Stable Funding Ratio (NSRR)   2. NSFR - Individual   3. NSFR - Individual   3. LCR - Individual   4. LCR - Consolidation   5. NSFR - Consolidation   6. LCR - Consolidation   7. Legister of Le	2.88% 3.91% 94.56% 104.57% 1105.70% 1.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00
a. Rupiah b. Foreign currencies 6. Acceptance Receivables 7. Loans 7. Loans 8. Loans 8. Loans 9. Loans 10. Loans 11. Rupiah 11. Foreign Currencies 12. Loans 13. Rupiah 14. Foreign currencies 15. Non SME Debtors 16. Rupiah 17. Foreign currencies 18. Rupiah 18. Foreign currencies 19. Temporary equity investment 19. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies 11. Rupiah 12. Foreign currencies 11. Total quaranteed Assets 11. OTHER INFORMATION 11. Total quaranteed Assets 12. Foreclosed assets 11. Total required allowances for possible losses of productive assets 13. Total required allowances for possible losses of productive assets 14. Percentage of SME to total loans 15. Percentage of SME to total loans 16. Percentage of SME to total loans 16. Percentage of SME to total loans 16. Percentage of SME to total loans 17. Percentage of SME to total loans 18. Percentage of SME to total loans 19. Percentage of Smel Scale Business to total loans 19. Percentage of Smel Scale Business to total debtors 10. Others 10.	11,187,001 1,837,259 410,445 410,445 1,428,814 9,349,742 6,551,425 2,798,317 13,700 247,268 2,695 12,101,245 6,713,024 5,388,221	1,593 - 1,593 - 1,739 3,511 1,739 3,511	- 34,697 - 1 - 316,126 - 73,004 - 1,916,334 - 50,21 - 14,1337 - 14,100 - 18,810 - 18	150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,785 92,376 3,144 986,855 3,000 181,985 865,30,000 181,985 863,930 89,376 3,144 860,861 - 3,983 - 556,878 - 1229,263 3,810 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	180 1,5 180 1,5 180 1,5 40,789 216,3 40,789 194,7 21,6 35,375 13,7 35,375 5,5	- 2,184,442 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 10,314,221 - 1,600,608 - 3,142,21 - 3,160,608 - 3,160,608 - 3,160,608 - 3,13,109 - 3,13,109 - 421,389 - 10,941 - 16,288,413 - 8,796,242 - 7,492,171 - 313,499 - 292,124 - 15,51% - 0,00% - 0,65% - 0,00% - 0,65% - 0,00% - 6,032 - 10,941 - 16,288,413 - 8,796,242 - 7,492,171 - 10,00% - 0,65% - 0,00% - 0,	2 Additi II Supleme 1 Capita 2 Agio / 3 Gener asset 4 Tier 2 TOTAL CAPITA  RISK WEIGHTED ASSET (RWA)  RIWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL I TOTAL RWA CAPITAL ADEGUS RATIO (CAR) ACCO TO RISK PROFILE CAR RISK PROFIL CETI (%)  ATI (%)	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 ional Tier 1 (AT 1) ")     Intary Capital (Tier 2)     Initiary	2,846,773 Dec 31, 2019 22.96% 22.96% 23.37% 14.87%	24.35% 24.35% 24.35% 24.35% 0.99% 25.34% 16.34%	9. Net Interest Margin (NIM)   10. Operating Expenses to Operating Income (BOPO)   11. Loan to Deposit Ratio (LDR)   12. Net Stable Funding Ratio (NSRR)   2. NSFR - Individual   3. NSFR - Consolidation   3. Liquidity Coverage Ratio (LCR)   3. LCR - Individual   4. Compliance   1. a. Percentage violation of Legal Lending Limit   1. Related parties   1. Non-related parties   2. Reserve requirement   3. Precentage of lending in excess of the Legal Lending Limit   1. Related parties   2. Reserve requirement   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending in excess of the Legal Lending Limit   3. Precentage of lending	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00
a. Rupiah b. Foreign currencies 6. Acceptance Receivables 7. Loans 7. Loans 8. Loans 8. Loans 9. Loans 10. Loans 11. Rupiah 11. Foreign Currencies 12. Loans 13. Rupiah 14. Foreign currencies 15. Non SME Debtors 16. Rupiah 17. Foreign currencies 18. Rupiah 18. Foreign currencies 19. Temporary equity investment 19. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies 11. Rupiah 12. Foreign currencies 11. Total quaranteed Assets 11. OTHER INFORMATION 11. Total quaranteed Assets 12. Foreclosed assets 11. Total required allowances for possible losses of productive assets 13. Total required allowances for possible losses of productive assets 14. Percentage of SME to total loans 15. Percentage of SME to total loans 16. Percentage of SME to total loans 16. Percentage of SME to total loans 16. Percentage of SME to total loans 17. Percentage of SME to total loans 18. Percentage of SME to total loans 19. Percentage of Smel Scale Business to total loans 19. Percentage of Smel Scale Business to total debtors 10. Others 10.	11,187,001 1,837,259 410,445 410,445 1,428,814 9,349,742 6,551,425 2,798,317 13,700 247,268 2,695 12,101,245 6,713,024 5,388,221	1,593 - 1,593 - 1,739 3,511 1,739 3,511	- 34,697 - 316,126 - 267,104 11,502,054 9,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,73,004 1,	150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,785 92,376 3,144 986,855 3,000 181,985 865,30,000 181,985 863,930 89,376 3,144 860,861 - 3,983 - 556,878 - 1229,263 3,810 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	180 1,5 180 1,5 180 1,5 40,789 216,3 40,789 194,4 35,375 13,7 35,375 5,5 - 7,3 	- 2,184,442 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 10,314,221 - 1,600,608 - 3,142,21 - 3,160,608 - 3,160,608 - 3,160,608 - 3,13,109 - 3,13,109 - 421,389 - 10,941 - 16,288,413 - 8,796,242 - 7,492,171 - 313,499 - 292,124 - 15,51% - 0,00% - 0,65% - 0,00% - 0,65% - 0,00% - 6,032 - 10,941 - 16,288,413 - 8,796,242 - 7,492,171 - 10,00% - 0,65% - 0,00% - 0,	2 Additi II Supleme 1 Capita 2 Agio / 3 Gener asset 4 Tier 2 TOTAL CAPITA  RISK WEIGHTED ASSET (RWA)  RIWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL I TOTAL RWA CAPITAL ADEGUS RATIO (CAR) ACCO TO RISK PROFILE CAR RISK PROFIL CETI (%)  ATI (%)	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     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants on productive     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants on productive     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants will     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants will     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants will     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants will     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants will     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants will     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants will     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants will     1.4.72   Cross-shareholder	2,846,773 Dec 31, 2019  22.96% 22.96% 23.87% 14.87%	24.35% 24.35% 24.35% 24.35% 0.99% 25.34% 16.34%	9. Net Interest Margin (NIM)   10. Operating Expenses to Operating Income (BOPO)   11. Loan to Deposit Ratio (LDR)   12. Net Stable Funding Ratio (NSRR)   2. NSFR - Individual   3. NSFR - Individual   3. LCR - Individual   4. LCR - Consolidation   5. NSFR - Consolidation   6. LCR - Consolidation   7. Legister of Le	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00
a. Rupiah b. Foreign currencies 6. Acceptance Receivables 7. Loans a. Small Medium Enterprise (SME) Debtors i. Rupiah ii. Foreign Currencies b. Non SME Debtors i. Rupiah ii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencies d. Properties Loans Equity investment 7. Temporary equity investment 7. Temporary equity investment 9. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies a. Rupiah b. Foreign currencies 11. Total guaranteed Assets: a. Raban kindonesia b. At other parties Total required allowances for possible losses of productive assets 7. Total required allowances for possible losses of productive assets 4. Percentage of SME to total loans 6. Percentage of SME to total loans 6. Percentage of SME belors to total debtors 7. Percentage of Small Scale Business to total loans 6. Percentage of Small Scale Business to total debtors 7. Percentage of Small Scale Business to total debtors 8. Others a. Channeling of loan b. Mudharabah Muqayyadah financing c. Written off productive assets d. Recovery of written off productive assets e. Claimed off productive assets	11,187,001 1,837,259 410,445 1,426,814 9,349,742 6,551,425 2,798,317 13,700 247,268 247,268 12,101,245 6,713,024 5,388,221	1,593 - 1,593 - 1,739 3,511 1,739 3,511	- 34,697 - 316,126 -	150,789	180 1.5 180 1.5 180 1.5 180 1.5 180 1.5 180 1.5 191 194,7 216,7 35,375 5.5 10,7,3 - 7,3 7,3	- 2,184,442 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 10,081,985 - 16,081,981 - 16,286,413 - 16,286,413 - 8,796,242 - 7,492,171 - 7,492,171 - 313,499 - 292,124 - 15,51% - 0,00% - 0,65% - 0,00% - 0,00	2 Additi 1 Supleme 1 Capita 2 Agio / 3 Gener asset 4 Tier 2  TOTAL CAPITA  RISK WEIGHTED ASSET (RWA) RWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL I TOTAL RWA CAPITAL ADEQUA RATIO (CAR) ACCO TO RISK PROFILE CAR RISK PROFIL CET1 (%) AT1 (%) Tier 2 (%)	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 ional Tier 1 (AT 1) ")     Intary Capital (Tier 2)   all instrument which can be calculated as Tier 2     Idisagio   rat reserves of required regulatory provision on productive (max. 1.25% of RWA for Credit Risk)     Dec 31, 2019   Dec 31, 2018   DESCRIPTION     CAR       10,021,470   9,246,499   CET1 Ratio %     692,661   235,983   Tier 1 Ratio %     692,661   235,983   Tier 1 Ratio %     RISK   1,210,631   1,257,041   Tier 2 Ratio %     11,924,761   10,739,523   Total Ratio %     CCY   SWA   SW	2,846,773 Dec 31, 2019  22.96% 22.96% 23.87% 14.87%  0.50% Controlling	24.35% 24.35% 2.34% 24.35% 0.99% 25.34% 16.34%	9. Net Interest Margin (NIM)   10. Operating Expenses to Operating Income (BOPO)   11. Loan to Deposit Ratio (LDR)   12. Net Stable Funding Ratio (NSRR)   a. NSRR - Individual   b. NSRR - Consolidation   13. Liquidity Coverage Ratio (LCR)   a. LCR - Individual   b. LCR - Consolidation   14. a. Percentage violation of Legal Lending Limit   i. Related parties   ii. Non-related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related to Poreing currencies   c. Symap   c. Symap   c. Swap   c. Others   c. Oth	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00
a. Rupiah b. Foreign currencies 6. Acceptance Receivables 7. Loans 7. Loans 8. Loans 9. Loans 1. Rupiah 1. Foreign Currencies 1. Rupiah 1. Foreign Currencies 2. Rupiah 1. Foreign currencies 3. Rupiah 1. Foreign currencies 6. Restructured Loans 1. Rupiah 1. Foreign currencies 6. Properties Loans 8. Equily investment 9. Temporary equily investment 10. Others receivables 11. Commitments and Contingencies 12. Rupiah 13. Foreign currencies 14. Rupiah 15. Foreign currencies 16. Rupiah 17. Total quaranteed Assets 18. Rupiah 19. Total quaranteed Assets 19. Total required allowances for possible losses of productive assets 19. Total required allowances for possible losses of productive assets 19. Percentage of SME to total loans 10. Others 10. Othe	11,187,001 1,837,259 410,445 1,426,814 9,349,742 6,551,425 2,798,317 13,700 247,268 247,268 12,101,245 6,713,024 5,388,221	1,593 - 1,593 - 1,739 3,511 1,739 3,511	- 34,697 - 316,126 -	150,789	180	- 2,184,442 - 150,789 - 150,789 - 150,789 - 150,789 - 16,089 - 16,080,080 - 16,081,985 - 16,286,303 - 10,941 - 16,286,413 - 8,796,242 - 7,492,171 - 313,499 - 292,124 - 15,51% - 0,00% - 0,65% - 0,00% -	2 Additi II Supleme 1 Capita 2 Agio / 3 Gener 3 Gener 4 Tier 2 TOTAL CAPITA  RISK WEIGHTED ASSET (RWA)  RWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL I TOTAL RWA CAPITAL ADEGUS RATIO (CAR) ACCO TO RISK PROFILE CAR RISK PROFILE CET1 (%)  AT1 (%)	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     1.4.72   Cors-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)     1.4.72   Cors-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)     1.4.72   Cors-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)     1.4.72   Cors-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)     1.4.72   Cors-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 2 (disagio     1.4.72   Cors-shareholder   Cors-shareholder     1.4.72   Cors-shareholder   Cors-share	2,846,773 Dec 31, 2019  22.96% 22.96% 23.87% 14.87%  0.50% Controlling	24.35% 24.35% 24.35% 2.324% 24.35% 25.34% 16.34%  Shareholder: ate Sharehold	9. Net Interest Margin (NIM)   10. Operating Expenses to Operating Income (BOPO)   11. Loan to Deposit Ratio (LDR)   12. Net Stable Funding Ratio (NSRR)   a. NSRR - Individual   b. NSRR - Consolidation   13. Liquidity Coverage Ratio (LCR)   a. LCR - Individual   b. LCR - Consolidation   14. a. Percentage violation of Legal Lending Limit   i. Related parties   ii. Non-related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related parties   b. Percentage of lending in excess of the Legal Lending Limit   i. Related to Poreing currencies   c. Symap   c. Symap   c. Swap   c. Others   c. Oth	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00
a. Rupiah b. Foreign currencies 6. Acceptance Receivables 7. Loans 7. Loans 7. Loans 8. Small Medium Enterprise (SME) Debtors i. Rupiah ii. Foreign Currencies b. Non SME Debtors i. Rupiah ii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencies c. Restructured Loans d. Properties Loans 8. Equity investment 9. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies a. Rupiah b. Foreign currencies 12. Foreolosed assets 13. Total quaranteed Assets: a. 4t Bank Indonesia b. At other parties 15. Total fungairment of financial assets on productive assets 16. Total rupiared allowances for possible losses of productive assets 17. Total queranteed Assets: a. 4t Bank Indonesia b. At other parties 17. Total required allowances for possible losses of productive assets 4. Percentage of SME to total loans 6. Percentage of SME to total loans 6. Percentage of SME Scale Business to total loans 6. Percentage of SME Scale Business to total loans 6. Percentage of SME Sale Business to total loans 6. Percentage of SME Sale Business to total loans 6. Percentage of SME debtors to total debtors 7. Percentage of SME Sale Business to total loans 8. Channeling of loan 9. Mucharabah Muqayyadah financing 9. Written off productive assets 18. Claimed off productive assets 19. Claimed off productive assets 10. Placement at other banks	11,187,001 1,837,259 410,445 1,426,814 9,349,742 6,551,425 2,798,317 13,700 247,268 247,268 12,101,245 6,713,024 5,388,221	1,593 - 1,593 - 1,739 3,511 1,739 3,511	- 34,697 - 316,126 -	150,789	180 1.5 180 1.5 180 1.5 180 1.5 180 1.5 180 1.5 180 1.5 180 1.5 194 1.7 21.6 35.375 1.5 5.6 17,3 35.375 5.5 -	- 2,184,442 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 151,789 - 15	2 Additi 1 Supleme 1 Capita 2 Agio / 3 Gener asset 4 Tier 2  TOTAL CAPITA  RISK WEIGHTED ASSET (RWA) RWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL I TOTAL RWA CAPITAL ADEQUA RATIO (CAR) ACCO TO RISK PROFILE CAR RISK PROFIL CET1 (%) AT1 (%) Tier 2 (%)	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     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 1 (AT 1)     1.4.72   Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will ional Tier 2 (disagio ral reserves of required regulatory provision on productive (max. 1,25% of RWA for Credit Risk)     2.4.84   Dec 31, 2019   Dec 31, 2018   DESCRIPTION     2.4.84   Dec 31, 2019   Dec 31, 2018   DESCRIPTION     CAR	108,801 - 2,846,773 Dec 31, 2019  22.96% 22.96% 23.87% 14.87%  0.50% Controlling Ultim Throt	105.813 - 2,721,398 Dec 31, 2018 24.35% 24.35% 0.99% 25.34% 16.34% 0.50% 0.00%	9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR. Individual b. NSFR. Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Consolidation Compliance 1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties c. Reserve requirement a. Primary reserve requirement rupiah b. Reserve requirement foreign currencies conversity of the Compliance  STATEMENTS OF SPOT AND DERIVATIVE TRANSA PT. BANK CTBC INDONESIA AS Of December 31, 2019  No. TRANSACTIONS Notional Amount Purpose Trading Hedging A. Related to Foreign Currencies 1. Spot Trading Hedging A. Related to Foreign Currencies 1. Spot Trading Hedging 4. Fluture 5. Swap 6. Others 7. Supply 11,060 111,060 112,060 1 7. Swap 7. Supply 12,019 1 7. Swap 7. Swap 7. Supply 13,019 1 7. Supply 14, Fluture 7. Swap 7. Swap 7. Supply 14, Swap 7. Supply 15,046,384 1 7. SHAREHOLDERS  Refress Trading Holding Co., Ltd.	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00
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Percentage of SME to total financing 10. Written off productive assets 10. Recovery of written off productive assets 10. Recovery of written off productive assets 11. Placement at other banks 12. Spot and derivative receivables 13. Specurities	11,187,001 1,837,259 410,445 1,426,814 9,349,742 6,551,425 2,798,317 13,700 247,268 247,268 12,101,245 6,713,024 5,388,221	1,593 - 1,593 - 1,739 3,511 1,739 3,511	- 34,697 - 316,126 257,104 1,502,054 9,73,004 1,916,334 1,21,237 1,44,797 1,44,797 1,44,797 1,25,290 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 2,623,007 1,15% 0,30% 0,00% 1,15% 0,30% 0,00% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 0,30% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,15% 1,1	150,789	180 1.5 180 1.5 180 1.5 180 1.5 180 1.5 180 1.5 180 1.5 180 1.5 194 1.7 21.6 35.375 1.5 5.6 17,3 35.375 5.5 -	- 2,184,442 - 150,789 - 150,789 - 150,789 - 150,789 - 150,789 - 10,314,221 - 16,283,303 - 10,314,221 - 10,81,985 - 374 8,713,613 - 60,31,310 - 50,313,10 - 10,941 - 51,44,99 - 16,288,413 - 8,796,242 - 7,492,171 - 313,499 - 292,124 - 15,51% - 0,00% - 0,65% - 0,00% - 0,	2 Additi II Supleme 1 Capita 2 Agio / 3 Gener asset 4 Tier 2 TOTAL CAPITA  RISK WEIGHTED ASSET (RWA) RWA FOR CREDIT RISK RWA FOR MARKET RISK RWA FOR OPERATIONAL I TOTAL RWA CAPITAL ADEQUA RATIO (CAR) ACCO TO RISK PROFILE CET1 (%) AT1 (%) Tier 2 (%)	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 identify capital full full full full full full full fu	108,801 - 2,846,773 Dec 31, 2019  22,96% 22,96% 23,87% 14,87%  0.50% 0.00%  Controlling Ultim Throu	105.813 - 2,721,398 Dec 31, 2018  24.35% 24.35% 24.35% 0.99% 25.34% 16.34%  Shareholder: ate Sharehold	9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR. Individual b. NSFR. Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Consolidation Compliance 1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties c. Reserve requirement a. Primary reserve requirement rupiah b. Reserve requirement foreign currencies conversity Net Open Position  STATEMENTS OF SPOT AND DERIVATIVE TRANSA PT. BANK CTBC INDONESIA AS Of December 31, 2019  No. TRANSACTIONS Notional Amount Purpose Trading Hedging A. Related to Foreign Currencies 1. Spot 111,060 111,060 2. Forward 44,541 44,541 3. Option 44,541 44,541 4. Spot 5,032,612 5. Swap 6. Others 7. Swap 7.	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00
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Securities purchased under resell agreement (reverse regenerative productive assets)	11,187,001 1,837,259 410,445 1,426,814 9,349,742 6,551,425 2,798,317 13,700 247,268 247,268 12,101,245 6,713,024 5,388,221	1,593 - 1,593 - 1,739 3,511 1,739 3,511	- 34,697 - 316,126 - 316,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 31,126 - 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Temporary equity investment	11,187,001 1,837,259 410,445 1,426,814 9,349,742 6,551,425 2,798,317 13,700 247,268 247,268 12,101,245 6,713,024 5,388,221	1,593 - 1,593 - 1,739 3,511 1,739 3,511	- 34,697 - 316,126 - 257,104 - 11,502,054 - 9,73,004 - 10,16,334 - 121,522 - 12,167,983 - 14,47,97 - 18,4100 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 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2,846,773 Dec 31, 2019 - 22,96% - 22,96% - 23,87% - 14,87% - 0.50% - 0.00% - Controlling - Ultim - Throu - Non Ultim	105.813 - 2,721,398 Dec 31, 2018  24.35% 24.35% 24.35% 0.99% 25.34% 16.34%  Shareholder: ate Sharehold	9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR. Individual b. NSFR. Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. NSFR. Consolidation Compliance 1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties iii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties ii. Non-related parties c. Reserve requirement a. Primary reserve requirement rupiah b. Reserve requirement foreign currencies Overall Net Open Position  STATEMENTS OF SPOT AND DERIVATIVE TRANSA PT. BANK CTBC INDONESIA As Of December 31, 2019  No. TRANSACTIONS Notional As Of December 31, 2019  No. TRANSACTIONS Notional Amount Purpose Trading Hedging A. Related to Foreign Currencies 1. Spot 111,060 111,060 2 2. Forward 44,541 44,541 2 3. Forward 44,541 44,541 4 4,541 5 5. Swap 5,032,612 5,032,612 5 6. Others 5. Swap 5,032,612 5,032,612 5 6. Others 6. Others 1,358,171 1,358,171 5 7. SWap 5 7. Swap 6,546,384 5 7. SHAREHOLDERS  SHAREHOLDERS  SHAREHOLDERS  SHAREHOLDERS  er : CTBC Financial Holding Co., Ltd. : CTBC Bank Co. Ltd., Taiwan 99% der through capital market (≥5%) : Nill der through non capital market (≥5%) : Nill der through non capital market (≥5%) : Nill	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00
a. Ruplah b. Foreign currencies 6. Acceptance Receivables 7. Loans a. Small Medium Enterprise (SME) Debtors i. Rupiah ii. Foreign Currencies b. Non SME Debtors i. Rupiah ii. Foreign currencies c. Restructured Loans i. Rupiah ii. Foreign currencies d. Properties Loans 8. Equity investment 9. Temporary equity investment 10. Others receivables 11. Commitments and Contingencies a. Ruplah b. Foreign currencies 12. Foreign currencies 13. Total receivables 14. Total guaranteed Assets: a. At Bank Indonesia b. A tother parties c. Total Impairment of financial assets on productive assets Total Impairment of SME to total clams Percentage of SME to total loans 6. Percentage of SME to botal clams 6. Percentage of SME debtors to total debtors 7. Percentage of SME debtors to total debtors 8. Percentage of SME debtors to total debtors 10. Total department of financial assets on productive assets 11. Placement at other banks 12. Spot and derivative receivables 3. Channeling of loan b. Mucharabah Muqayyadah financing c. Written off productive assets d. Recovery of written off productive assets d. Recov	11,187,001 1,837,259 410,445 1,426,814 9,349,742 6,551,425 2,798,317 13,700 247,268 247,268 12,101,245 6,713,024 5,388,221	1,593 - 1,593 - 1,739 3,511 1,739 3,511	- 34,697 - 316,126 - 257,104 - 11,502,054 - 9,73,004 - 10,16,334 - 121,522 - 12,167,983 - 14,47,97 - 18,4100 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 18,810 - 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2,846,773 Dec 31, 2019 - 22,96% - 22,96% - 23,87% - 14,87% - 0.50% - 0.00% - Controlling - Ultim - Throu - Non Ultim	105.813 - 2,721,398 Dec 31, 2018  24.35% 24.35% 24.35% 0.99% 25.34% 16.34%  Shareholder: ate Sharehold	9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Income (BOPO) 11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) a. NSFR. Individual b. NSFR. Consolidation 13. Liquidity Coverage Ratio (LCR) a. LCR - Individual b. LCR - Ornsolidation Compliance 1. a. Percentage violation of Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties b. Percentage of lending in excess of the Legal Lending Limit i. Related parties c. Reserve requirement a. Primary reserve requirement rupiah b. Reserve requirement foreign currencies c. Noverall Net Open Position  STATEMENTS OF SPOT AND DERIVATIVE TRANSA PT. BANK CTBC INDONESIA AS Of December 31, 2019  No. TRANSACTIONS Notional Amount Trading Hedging A. Related to Foreign Currencies 1. Spot 2. Forward 44,541 3. Option 44,541 4. Future 5. Swap 6. Others 6. Others 7. July 10,000 7. Swap 7. Swap 8. Related to Interest Rate 7. Porward 7. Porwar	2.88% 3.91% 94.56% 104.57% 1105.70% 0.00% 234.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00

CTBC BANK CO., LTD, AND SUBSIDIARIES CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY For the years ended December 31, 2019 and 2018 (Expressed in Thousands of New Taiwan Dollars)									EQUITY				CTBC BANK CO., LTD, AND SUBSID CONSOLIDATED BALANCE SHE			CTBC BANK CO., LTD, AND SUBSIDIARIES CONSOLIDATED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME		
													December 31, 2019 and 2018 (Expressed In Thousands of New Taiwan Doll:	ars)		For the years ended December 31, 2019 and 2018 (Expressed in Thousands of New Taiwan Dollars, Except for Earnings Per Share)		
		Stockholders' Equity - Parent company										, ,	Dec 31, 2019	Dec 31, 2018			ended December 3	
	Capital stock		Retained earning		ngs		Ot	her equity interest	Channa in				ASSETS  Cash and cash equivalents	71.132.119	87.559.487	Interest income	2019 86.044.324	78.042.30
									Changes in designated as financial				Due from Central Bank and call loans to banks Financial assets measured at fair value through profit or loss	250,751,058 168,688,304	252,880,081 163,460,604	Less: Interest expenses Net interest income	(29,454,383) 56,589,941	(25,248,94 52,793,36
						Exchange differences of overseas	Unrealized losses on financial assets measured at fair	Unrealized (losses)	liabilities measured at fair value through				Financial assets measured at fair value through other comprehensive income	320,550,304	253,666,127	Net non-interest income Service fee and commission income	34.165.757	30.913.6
					Undistributed	subsidiaries' financial reports	value through other comprehensive	gains on available- for- sale	profit or loss attributable to	Stockholders' equity - parent	Non- controlling	Total	Investment in debt instruments at amortized cost Financial assets-hedging	694,995,472 330,764	595,630,666 34,212	Gains on financial assets or liabilities measured at fair value through profit or loss Realized gain on financial assets measured at other comorehensive income	8,649,999 3,246,357	10,449,5
Balance at January 1, 2018	140.685.719	Capital surplus 29.788.688	Legal reserve	Special reserve		(8.500,761)	income	financial assets (973,883)	(1.422.950)	279.632.639	interest 77.480	equity 279.710.119	Securities purchased under resell agreements Receivables-net	852,440 158,589,562	1,481,876 163,682,849	Gains on derecognition of financial assets measured at amortized cost Foreign exchange gains (losses)	23,185	30,0
ffects of retrospective application of new standards	140,000,719	28,700,000	71,040,025	10,003,200	513.783	(804)	(670,662)	973.883	(1,422,550)	816.200	(928)	815.272	Current income tax assets Loans-net	742,438 2.417.691.180	912,682 2.313,708,156	Reversal of (provision for) impairment losses on assets Proportionate share of gains from associates or joint ventures under equity method	17,774 1,282,548	(11.
alance at January 1, 2018 after adjustments et income	140,685,719	29,788,688	71,848,629	18,069,266		(8,501,565)	(670,662		-	280,448,839	76,552 2.537	280,525,391 29,682,613	Investment under equity method-net Other financial assets-net	20,967,614 1,202,761	19,536,750 2,316,623	Other net non-interest income (Losses) gains on investment property	1,359,532	1,992,
ther comprehensive income (losses) tal comprehensive income (losses)	-	-	-	-	29,680,076 279,407 29,959,483	1,879,320 1,879,320	(199,063) (199,063)	-	1,112,346 1,112,346	29,680,076 3,072,010 32,752,086	(3,072)	3,068,938	Premises and equipment-net	44,333,954	47,996,997	Public-welfare lottery payment  Net revenue	(2,700,000)	
ppropriation and distribution of retained earnings:							, ,						Right-of-use assets-net Investment property-net	15,969,575 5,032,906	1,841,957	Provision for bad debt expenses, commitment and guarantee liability provision	(5,390,943)	,
Legal reserve appropriated Special reserve appropriated	:		9,006,435	3,669,391	(9,006,435) (3,669,391) (17,462,052)	:	:		:	(17.462.052)	:	(17.462.052)	Intangible assets-net Deferred income tax assets	15,765,904 6,529,966	15,813,711 6,968,418	Operating expenses: Employee benefits expenses	(32,050,407)	(29,652,
Cash dividends of common share isposal of investments in equity instruments designated at fair value		-			(17,402,052)			-		(17,402,002)		(17,402,002)	Other assets-net TOTAL ASSETS	33,044,449 4.227.170.770	32,086,622 3,959,577,818	Depreciation and amortization expenses Other general and administrative expenses	(6,526,546) (21,282,037)	(3,494,
through other comprehensive income alance at December 31, 2018	140.685.719	29.788.688	80.855.064	21.738.657	(47,355)	(6,622,245)	47,355 (822,370)	-	(310.604)	295.738.873	76.017	295.814.890	LIABILITIES AND EQUITY	4,221,110,110	3,333,377,010	Total operating expenses  Net income before tax from continuing operations	(59,858,990) 38,459,068	) (54,905, 35,731,
let income Other comprehensive income (losses)					30,899,235 88,979	(692,833)	2,922,769	- :	1,396,988	30,899,235 3,715,903	2,470 (1,928)	30,901,705 3,713,975	Liabilities:  Deposits from Central Bank and other banks	53,200,298	74.498.692	Less: Income tax expenses	7,557,363	6,048,9
Total comprehensive income (losses) Appropriation and distribution of	-	-	-	-	30,988,214	(692,833)	2,922,769	-	1,396,988	34,615,138	542	34,615,680	Due to Central Bank and other banks Financial liabilities measured at fair value through profit or loss	12,841,645 113,902,464	3,610,183 93,273,214	Net income Other comprehensive income:	30,901,705	29,682,6
retained earnings: Legal reserve appropriated		-	8,904,023	148 400	(8,904,023) (148,400)	-		-	-	-	-	-	Financial liabilities-hedging	37,437 92,542,347	184,195 60,957,626	Items that will not be reclassified subsequently to profit or loss  Remeasurements gains related to defined benefit plans	114,052	315
Special reserve appropriated Cash dividends of common share Stock dividends of common share	3,413,035	-		140,400	(21,102,858)	-	-	:	:	(21,102,858)		(21,102,858)	Securities sold under repurchase agreements Payables	79,401,366	75,980,415	Changes in designated as financial liabilities measured at fair value through profit or loss attributable to credit risk Unrealized gains (losses) from investments in equity instruments measured at fair value through other	1,396,988	1 '
Reversal of special reserve anges in ownership interests in subsidiaries	-	2,773 1,603	:	(3,142,375)	) 3,142,375 (7,365)	:	:	:	:	(4,592) 1,603	4,592	1 603	Current income tax liabilities Deposits and remittances	3,038,409 3,381,818,453	2,296,295 3,156,766,975	comprehensive income Proportionate share of other comprehensive (losses) income from associates or joint ventures under	939,146	(13:
are-based payment transactions posal of investments in equity instruments designated at fair value	-	1,603	-		-	-	-	-		1.603		1.603	Financial debentures Other financial liabilities	58,999,992 86,473,304	58,999,992 119,911,411	the equity method Less: Income tax related to items that will not be reclassified to profit or loss	(4,785) 11,187	
through other comprehensive income lance at December 31, 2019	144.098.754	29.793.064	89.759.087	18.744.682	(127,171)	(7.315.078)	127,171 2.227.570	-	1.086.384	309.248.164	81.151	309.329.315	Provisions Lease liabilities	5,238,059 13,763,018	5,514,991	Subtotal  Items that are or may be reclassified subsequently to profit or loss	2,434,214	1,26
CTBC BANK CO., LTD, AND SUBSIDIARIES										Deferred tax liabilities Other liabilities	2,774,469 13,810,194	1,099,178 10,669,761	Exchange differences of overseas subsidiaries' financial reports translation Umealized gain from investments in debt instruments measured at fair value through other comprehensive income Proportionale share of other comprehensive income (losses) from associates or joint ventures under	(545,607) 2,115,516	1,991 110			
													Total Liabilities Stockholders'Equity - Parent Company:	3,917,841,455	3,663,762,928	the equity method  Less: Income tax related to items that are or may be reclassified to profit or loss	10,231 300,379	(244
		N				and cont of New Taiwan		es					Capital stock: Common stock	144.098.754	140,685,719	Subtotal	1,279,761	1,80
Dec 31, 2019   Dec 31, 2018						31, 2019	Dec 31, 2018	Capital surplus: Capital premium	28,607,197	28.607.197	Other comprehensive income (net amount after tax) Total comprehensive income	3,713,975 <b>34,615,680</b>	3,06					
ntingent liabilities from guarantee and lette		ness									92,575,881	85,412,623	Others	1,185,867	1,181,491	Net Income attributable to: Parent company	30.899.235	
omissory note to Central Bank for Bank's c ent notes in custody	learance										198,968 93,860,776	575,110 94,305,146	Retained earnings: Legal reserve	89,759,087	80,855,064	Non-controlling interest	2,470	
arketable securities and debts in custody ensigned travelers' checks in custody												2,939,919,751 268,568	Special reserve Undistributed earnings	18,744,682 30,853,701	21,738,657 30,425,964	Comprehensive income attributable to:	30,901,705	1
signated purpose trust accounts										1,2	10,661,512	1,005,007,104	Other equity interest Non-controlling interests	(4,001,124) 81,151	(7,755,219) 76,017	Parent company Non-controlling interest	34,615,138 542	
her items in custody Ital										A 20	353,120	487,664 4,125,975,966	Total Equity	309,329,315	295,814,890		34,615,680	
										4,3	72,022,000	T, 120,010,000	TOTAL LIABILITIES AND EQUITY	4,227,170,770	3,959,577,818	Earnings per share (unit: NT dollars)	2.14	

Note:

1. The above financial information are prepared based on the financial statements of PT Bank CTBC Indonesia for the year ended December 31, 2019 which were audited by Public Accounting Firm Siddharta Widipia & Rekan, a member firm of KPMC International (Partner-in-charge: Kusumaningaih Anglavarijaya, CPA) with an unmodified opinion in their report dated March 30, 2020 and the financial statements of PT Bank CTBC Indonesia for the year ended December 31, 2018 which were audited by Public Accounting Firm Siddharta Widipia & Rekan, a member firm of KPMC International (Partner in charge: Susanto, SE, CPA) with an unmodified opinion with the included an emphasis of matter paragraph that described as of January 01, 2018, the PT Bank CTBC Indonesia adopted Statement of Financial Accounting Standard No. 71, "Financial Instruments" ("PSAK 71"), in their report dated March 15, 2019.

2. The above financial information is published to fulfill the Financial Services Authority Regulation (PDAK) No. 11/POJK 03/POJK 03/POJ

: Hu, Shin Ke (Eddie Hu)

Iwan Satawidinata

President Director

Liliana

Director

: Liliana