

HEAD OFFICE JAKARTA Tamara Center, Lt. 15-17, Jl. Jend. Sudirman Kav. 24, Jakarta 12920 - Indonesia, Telp. (021) 2557-8787 (Hunting), Fax (021) 3040-2286 JI. Jend. Gatot Subroto No. 17, Bandung 40262 - Indonesia, Telp. (022) 730-5900, Fax (022) 730-8878, (022) 731-6888 Intiland Tower (Ex Wisma Dharmala), Lt. 6, JI. Panglima Sudirman 101-103, Surabaya 60271 - Indonesia, Telp. (031) 534-8008, Fax (031) 534-8007 BANDUNG SURABAYA Jl. Ir. H. Juanda (Dago) No. 56, Bandung - Indonesia, Telp. (022) 421-8708, Fax (022) 426-5101 Komp. Ruko Union Blok A No. 2, Jl. M. H. Thamrin - Lippo Cikarang, Bekasi 17550 - Indonesia, Telp. (021) 8990-6688, Fax (021) 8990-6688 SUB-BRANCH BANDLING

30 Jun 2016 31 Dec 2015

4,394,578

355,904

7,848,259

3.614.366

3,413,053

41,321

33,084 8,237 8,237

357,811 35,359 322,452

2,308,144

2,308,144

150,000

30,000

51,510

(312)

(46.511

(83,589)

(17,615

83,703

83,703

2,391,847

30 Jun 2015

25.65%

25.65%

0.93%

26.58%

2.207.046

2,241,733

6,004,718

340,72

340,725 5,569,682

9,862,255

4.057.240

3,931,96

138,844 61,775 5,604,396

36,616

31,71

31,710 4,906 4,906

30 Jun 2016 30 Jun 2015

2,423,771

2,423,771

2,373,085

150,000

30,000

2.334.720

116,496

1,932

(110,063

(99,314)

(26,462)

(72,852)

82,914

82,914

2,506,685

27.69%

27.69%

0.95%

28.63%

0.5%

30 Jun 2016

PLUIT

1.2.1 Additional paid-in capital

1.2.4 Previous years profit/loss which can be calculated

1.2.6 Excess translation adjustment of financial statement

1.2.12 Negative differences between regulatory provision and impairment of productive asset

1.2.13 Required regulatory provision on non productive asse

1.2.14 Negative differences on adjustment of fair value on financial instrument in the trading book

1.4.4 Equity investment which can be calculated as deduction factor

1.4.5 Shortfall on the capital of insurance subsidiary

2.1 Capital instrument which can be calculated as AT-1

Deduction factor: Investment in AT1 and Tier 2 instruments in other bank

1 Capital instrument which can be calculated as Tier 2

3 General reserves of required regulatory provision on productive asset (max. 1,25% of RWA for Credit Risk)

5.2 Investment in Tier 2 instruments in other bank

7,485,670

94,600

1,174,547

8,754,817

9%

8.05%

0.00%

0.95%

30 Jun 2016 30 Jun 2015 DESCRIPTION

7,741,923

**CAR RATIO** 

CET1 Ratio

PERCENTAGE OF

BUFFER REQUIREMENT

Capital Conserva Buffer

Countercyclical

Capital Surcharge

Buffer

**MANAGEMENT OF BANK** 

Lee, Wen-Hung (Jack Lee) Wei, Erh-Chang (Peter Wei)

Shih, Chia-Lin (Joseph Shih)

Imbang Jaya Mangkuto Zairyanto Poedjiaty

for D-SIB

167,045 Tier 1 Ratio

1,089,841 Tier 2 Ratio

8,998,809 Total Ratio

1.4.8 Investment in AT1 and Tier 2 instruments in other ban

1.2.5 Current year profit/loss which can be calculated

1.2.2 Contributed capital 1.2.3 General reserves

into capital

into capital

1.2.8 Warrant (50%)

1.3 Non controlling interest

1.4.1 Deferred tax

1.4.3 Other intangible assets

1.4.6 Securitisation exposure 1.4.7 Other deduction factor of Tier 1

1.4.2 Goodwill

2 Additional Tier 1

2.2 Agio / Disagio

Suplementary Capital (Tier 2)

2 Additional paid-in capital

4 Appropriated reserves

5 Tier 2 deduction factor 5.1 Sinking Fund

Total Capita

RISK WEIGHTED

RWA FOR MARKET RISK

TOTAL RWA

CAPITAL ADEQUACY RATIO (CAR) ACCORDIN TO RISK PROFILE

From CET1

From AT1

From Tier 2

Independent Commissioner Independent Commissioner

0.00%

OPERATIONAL RISK

ASSET (RWA) RWA FOR CREDIT RISK

1.2.7 Fund for paid-in capital

1.2.9 Stock option issued related to stock compensation program 1.2.10 Other comprehensive income

1.2.11 Fixed asset revaluation surplus

1.4 Deduction factor of Common Equity Tier 1

30 June 2015

ITEMS

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 Jl. Mangga Dua Raya, Komp. Ruko Textile Blok E4 No. 2, Jakarta 14230 - Indonesia, Telp. (021) 612-5058, Fax (021) 612-5056 MANGGA DUA Ruko CBD Pluit Blok S/11, Jl. Pluit Selatan Raya, Jakarta Utara I Indonesia, Telp. (021) 6667-3010, Fax (021) 6667-3411 Rukan Grand Puri Niaga, Puri Kencana Blok K6 No. 1A-1B, Jakarta Barat, Telp. (021) 5835-0565, Fax. (021) 5835-1501 PURI KENCANA SURABAYA Bukit Darmo Boulevard Office Park 2, 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) 5576-4556

> STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

> > ITEMS

OPERATING REVENUES AND EXPENSES

Net Interest income (Expense)

B. Operating Revenues and Expenses other than Interest

1. Operating Revenues other than Interest
a. Increase in mark to market financial assets
i. Securities
ii. Loans

ii. Loans
iii. Spot and derivatives
iv. Other financial assets
Decline in mark to market Financial Liabilities
Gain on sales of Financial Assets

In: Outer Intalicial assets
Spot transaction and derivative gains (realised)
Gain from the inclusion of the equity method
Dividen
Commissions / provisions / fee and administration
Recovery of impairment loss reserves

iv. Ourier financial assets Increase in mark to market Financial Liabilities Loss on sales of Financial Assets i. Securities

L. Securites
 iii. Loans
 iii. Sharia Financing
 iv. Others Financial Asset
 Actual Loss on operational risk
 Losses from investments in equity method
 commission/provision/fee dan administration
 Impairment loss of other assets (non financial)
 Personal expenses
 Promotion expenses

D'PENATING INCOME (EXPENSE)

NON OPERATING REVENUES AND EXPENSES

1. Gain (loss) on sales of fixed Assets
2. Gain (loss) on foreign currencies translation
3. Other non operationg revenue (expense)
NON OPERATING INCOME (EXPENSE)
CURRENT PROFIT (LOSS) BEFORE TAX - NET

b. Deferred tax income/expense CURRENT PROFIT (LOSS) AFTER TAX - NET

Accounts will not be reclassified to profit or loss a. Gain from fixed asset revaluation b. Gains (losses) actuarial defined benefit program c. Part of other comprehensive income of associates d. Others

Income tax related items that will not be reclassified to profit or loss

to proint or loss

Accounts will be reclassified to profit or loss

a. Adjustments due to translation of financial statements
in foreign currencies

b. Gains (losses) from changes in the value of financial assets
as available for sale

c. Effective portion of cash flow hedges

c. Effective portion of cash flow hedges
d. Others
e. income tax related items that will be reclassified to profit or loss
OTHER COMPREHENSIVE INCOME OF THE CURRENT YEARNET OF RELATED INCOME TAX
TOTAL -CURRENT YEAR COMPREHENSIVE INCOME

CURRENT YEAR COMPREHENSIVE PROFIT - TOTAL TRANSFER PROFIT (LOSS) TO HEAD OFFICE DIVIDEND EARNINGS PER SHARE

Capital Adequacy Ratio (CAR)
Non performing productive assets and non performing non productive

assets to total productive assets and non productive assets Non performing productive assets to total productive assets

Non performing productive assets to total productive assets
 Allowance for impairment of financial assets to productive assets
 Gross NPL
 Net NPL
 Return on Asset (ROA)
 Return on Equity (ROE)
 Net Interest Margin (NIM)
 Operating Expenses to Operating Income (BOPO)
 Lan to Deposit Ratio (LDR)

Compliance

Compliance

Related parties
 Non-related parties
 Percentage of lending in excess of the Legal Lending Limit
 Related parties
 Non-related parties
 Reserve requirement
 Primary reserve requirement rupiah
 Reserve requirement foreign currencies
 Noveral Net Open Position

3.166.640

309,172

709.952

5,186,664 5,180,289 SHAREHOLDER

Ultimate Shareholder : CTBC Financial Holding Co., Ltd.

a. Percentage violation of Legal Lending Limit
 i. Related parties

Overall Net Open Position

TRANSACTIONS

1. Spot
2. Forward
3. Option
a. Sold
b. Bought
4. Future
5. Swap
6. Others

S. Related to I.

1. Forward
2. Option
a. Sold
b. Bought
3. Future
4. Swap
Others
Others

TOTAL

B. Related to Interest R

through:

STATEMENTS OF FINANCIAL RATIOS CALCULATION
As Of 30 June 2016 dan 2015

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
As Of 30 June 2016

518,049 476,476

3.166.640

309,172

709.952

: CTBC Bank Co. Ltd., Taiwan 99%

Income tax
a. Current income tax provision

OTHERS COMPREHENSIF INCOME

Profit attributable to: OWNER
MINORITY INTEREST
CURRENT YEAR PROFIT-TOTAL

Performance Ratio

Total Comprehensive Profit attributable to: OWNER MINORITY INTEREST

Normation expenses
I. Others expenses
Operating Revenues and Expenses other than Interest - Net
OPERATING INCOME (EXPENSE)

Operating expenses other than Interest

a. Decline in mark to market financial asse
i. Securities

ii. Loans iii. Spot and derivatives iv. Other financial asse

. Loans i. Other financial assets

A. Interest Revenue and Expense

Interest revenue a. Rupiah b. Foreign Currencies

Securities

30 Jun 2016 30 Jun 2015

461.259

86,302 2,356

83,946

17,330 17,330

298,045

574,930

42,290

35 44,507

194 1,342

3,267

84,104 3,095 62,063 (113,671) 168,980

(680) 168,300 (34,648) (24,701)

(2,310

3.946

(426)

134,862

133,652

133,652

1,210

1,210

30 Jun 2016 30 Jun 2015

1.04% 1.97% 0.99% 2.69% 1.93% 2.73% 10.93% 4.93% 81.38% 107.61%

0.00% 0.00%

6.54%

1,432

29.089

307

9.497

Purpose Derivative Receivable & Payable

Trading Hedging Receivable Payable

2,322 4,053

6,375

419.786

38,770

7,601 7,601

321,916

40,264 761 10,474

575,449

47,967 1,649

46,318

23,942 23,942

279,466 80,680 51 80,564

65 118

3,905

78,082

2,694 58,595 (155,663) 99,154

(23,425 (107) (23,532) 75,622 (16,511) (21,826)

1,353

(322)

60,142

59,111

59,11

1,031

1,031

26.58%

1.20% 2.22% 1.71% 2.68% 1.13% 1.27% 5.03% 4.61% 88.14% 136.16%

0.00% 0.00%

0.00% 0.00%

8.05% 8.02% 2.91%

1,042 3,080

52,449

282

20.620

77,473

STATEMENTS OF FINANCIAL POSITION STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As Of 30 June 2016 And December 2015 ITEMS 30 Jun 2016 31 Dec 2015 No. ITEMS 30 Jun 2016 31 Dec 2015 **ASSETS LIABILITIES & EQUITIES** COMMITMENT CLAIMS/RECEIVABLES LIABILITIES Unused Borrowings a Rupiah 2,639,032 771,923 4,117,50 Placement at Bank Indonesia 1,386,798 1,829,997 737,497 3,800,419 Streign currencies
 Outstanding purchase of spot dan derivative 796,393 lacement at other banks 1,036,89 Innectment fund for revenue sharing
Liabilities to Bank Indonesia
Deposits from others banks
Derivatives payables
Securities sold under repurchase agreement (repo) Spot and derivative receivables 41,097 41,827 II. COMMITMENT PAYABLES 251,83 77,47 200,86 429,31 768,278 539,556 Securities held Undisbursed Credit Line a BUMN a Fair value through profit and loss 174,403 240.757 . Available for sales 216,856 219,223 Acceptance payables 497,559 c. Held to maturity 365,464 69.248 Securities issued 1,204,102 143,484 11,555 10,328 Securities sold under renurchase agreement (reno) Rupiah Foreign currencies 211.007 Operating in Indonesia Securities purchased under resell agreement (reverse repo) b. Operating outside Indonesia Deferred tax liabilities Other Liabilities Others i. Committed Acceptance receivables 429.31 497.559 4,682 161,372 Committed
 ii. Uncommitted
Undisbursed Credit Line to other banks
 Committed
 i. Rupiah
 ii. Foreign currencies
b Uncommitted 136,250 Loans 8,101,690 8,737,685 nds for profit sharing a. Fair value through profit and loss 9,302,31 10,293,232 TOTAL LIABILITIES EQUITY

Equity participation
a. Paid in capital
b. Unpaid in capital
c. Repurchase capital (treasury stock) -/Additional paid in capital
a. Agio
b. Disagio -/c. Capital contribution
d. Funds for naid-un capital b. Available for sales 150,000 200,000 50,000 150,000 200,000 50,000 iii. Fure-g...
Uncommitted
i. Rupiah
iii. Foreign currencies
Outstanding irrevocable trade L/C's
a Foreign L/C
b Domestic L/C

Autstanding Selling of spot dan der . Held to maturity 8,737,685 d. Loans and receivables 8,101,690 Sharia financing Participation Allowance for impairment losses on financial assets -/-109,952 129,562 Outstanding Selling of spot dan derivative a. Securities held d. Funds for paid-up capital e. Others Other comprehensive Income (loss) a. Adjustments due to translation of financial statements 108.59 128.152 III. CONTINGENCIES CLAIMS . Loans 10,45 9,245 Guarantees Received a Rupiah b Foreign currencies Interest income in settlement process c. Others 1,284 1,368 119,195 115,970 ntangible assets In foreign currencies in foreign currencies in foreign currencies or a value of financial assets as available for sale Effective portion of cash flow hedges . Revaluation of fixed assets as a value of fixed assets as the control of fixed assets as Accumulated amortization of intangible assets -/-46,343 39,224 2,674 (1,272 119,475 a Interest income on loan b Other interest income Others Fixed assets 120,018 Accumulated depreciation of fixed assets -/-90,823 87,922 Part of other comprehensive income of associates
 Gains (losses) actuarial defined benefit program
 Income tax related to other comprehensive income
 Descriptions of the comprehensive income IV. CONTINGENCIES PAYABLES Ion productive assets 5,47 10,833 (316) 8,523 (742 Abandoned property . Foreclosed assets Quacy reorganization difference Restructuring difference in entity under common control Suspense accounts 5,47 22 . Interbranch asset accounts Others equity STATEMENTS OF CALCULATION OF CAPITAL 30,000 30,000 i. Operating in Indonesia ii. Operating outside Indonesia ADEQUACY RATIO COMMERCIAL BANK
As Of 30 June 2016 dan 2015 Appropriated reserves
 Retained earnings
 Previous years earnings
 Current year profit and loss
 TOTAL EQUITY ATTRIBUTABLE TO OWNER 2,478,530 2,344,878 133,652 2,668,985 2,344,878 2,229,040 115,838 2,534,123 Allowance for loss impairment on other assets -/ Leasing Deferred tax assets 31,144 37.151 Other assets 161,976 72,888 2,534,123 Core Capital (Tier 1) 11.971.300 12.827.355 TOTAL ASSETS TOTAL LIABILITIES AND EQUITY 11,971,300 12,827,355 1 Common Equity Tier 1 (CET 1) 1.1 Paid in Capital (after deducting Treasury Stock) 1.2 Disclosed Reserves

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
As Of 30 June 2016 dan 2015

NI-	ITEMO			ou Jui	16 20 10					30 Jul	16 20 15		
No.	ITEMS	Current	Special Mention	Sub Standard	Doubtfull	Loss	Total	Current	Special Mention	Sub Standard	Doubtfull	Loss	Total
I.	RELATED PARTIES												
1.	Placement at other banks	23,660	-	-	-	-	23,660	28,537	-	-	-	-	28,537
	a. Rupiah b. Foreign currencies	23,660	-	-	-	-	23,660	28,537	-	-	-	-	28,537
2.	Spot and derivative receivables	23,000				]	23,000	402	-	_		-	402
-	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
3.	b. Foreign currencies Securities held	290	-	-	-	-	290	402	-	-	-	-	402
٥.	a. Rupiah	_				]		_	_			_	_
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	_			_	]		_	_	_	_	_	
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	_				]		_	_			_	_
7.	Loans	10,008	-	-	-	-	10,008	10,185	-	-	-	-	10,185
	a. Small Medium Enterprice (SME) Debtors     i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies					]			-	_		-	
	b. Non SME Debtors	10,008	-	-	-	-	10,008	10,185	-	-	-	-	10,185
	i. Rupiah ii. Foreign currencies	10,008	-	-	-	-	10,008	10,185	-	-	-	-	10,185
	c. Restructured Loans	_				]		_	_			_	_
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies d. Properties Loans	9,470	-	-	-	-	9,470	9,962	-	-	-	-	9,962
8.	Participation	9,470					9,470	9,902	-	_	-	-	9,902
9.	Investment in share of stock	-	-	-	-	-	-	-	-	-	-	-	-
10.	Others receivables	472	-	-	-	-	472	2,388	-	-	-	-	2,388
11.	Contingency and Commitments a. Rupiah								-	_		-	
	b. Foreign currencies	_	_		-	_	_	-	_	_	_	-	
12.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
II.	NON RELATED PARTIES												
1.	Placement at other banks a. Rupiah	772,733 445,465	_				772,733 445,465	589,237 230,268	-	_	-	-	589,237 230,268
	b. Foreign currencies	327,268	_		-	_	327,268	358,969	_	_	_	-	358,969
2.	Spot and derivative Receivables	40,807	-	-	-	-	40,807	71,281	-	-	-	-	71,281
	a. Rupiah b. Foreign currencies	40,790 17	-	-	-	-	40,790 17	70,731 550	-	-	-	-	70,731 550
3.	Securities held	768,278		]			768,278	674,612	-		-	-	674,612
	a. Rupiah	757,166	-	-	-	-	757,166	661,596	-	-	-	-	661,596
4.	b. Foreign currencies Securities sold under repurchase agreement (repo)	11,112 211,007	-	-	-	-	11,112 211,007	13,016	-	-	-	-	13,016
7.	a. Rupiah	211,007		]			211,007	-	-		-	-	
١.	b. Foreign currencies	-	-	-	-	-			-	-	-	-	
5.	Securities purchased under resell agreement (reverse repo) a. Rupiah	-	-	-	-	-	-	106,888 106,888	-	-	-	-	106,888 106,888
	b. Foreign currencies			]				100,000	-		-	-	100,000
6.	Acceptance Receivables	429,314					429,314	307,554	4,375		-		311,929
7.	Loans a. Small Medium Enterprice (SME) Debtors	7,700,082 477,041	173,279 3,999	21,711	9,727	186,883	8,091,682 481,040	8,184,473 612,184	383,809 3,998	127,740	4,657	104,254	8,804,933 616,182
	i. Rupiah	208,231	3,999	_	-		212,230	175,369	3,998	_	-	-	179,367
	ii. Foreign currencies	268,810	-				268,810	436,815	-		-		436,815
	b. Non SME Debtors i. Rupiah	7,223,041 5,033,481	169,280 147,429	21,711 21,711	9,727 9,727	186,883 170,868	7,610,642 5,383,216	7,572,289 4,856,955	379,811 206,035	127,740 90,692	4,657 4,657	104,254 47,335	8,188,751 5,205,674
	ii. Foreign currencies	2,189,560	21,851	21,711	- 5,727	16,015	2,227,426	2,715,334	173,776	37,048	4,007	56,919	2,983,077
	c. Restructured Loans	99,561	11,291	-	-	177,709	288,561	155	19,576	52,459	13	79,737	151,940
	i. Rupiah ii. Foreign currencies	4,093 95,468	7,730 3,561	-	-	161,694 16,015	173,517 115,044	155	19,576	15,411 37,048	13	42,975 36,762	78,130 73,810
	d. Properties Loans	191,449	4,496	] [	4,007	7,113	207,065	168,992	10,274	16,162	-	2,005	197,433
8.	Participation	-	-	-	-	-		-	-	-	-		-
9.	Investment in share of stock Others receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Contingency and Commitments	9,948,988	1,023	]			9,950,011	8,853,405	224,578		-	-	9,077,983
	a. Rupiah	5,294,039	186	-	-	-	5,294,225	4,458,676	3,910	-	-	-	4,462,586
12.	b. Foreign currencies Foreclosed assets	4,654,948	838	-	-	-	4,655,786	4,394,729	220,668	-	-	-	4,615,397
III.	OTHER INFORMATION								_			_	
1.	Total guaranteed Assets:												
1 "	a. At Bank Indonesia						-						-
_	b. At other parties						100.050						104 550
2.	Total Impairment of financial assets on productive assets Total required allowances for possible losses of						109,952						181,553
	productive assets						220,015						228,064
4. 5.	Percentage of SME to total loans Percentage of Small Scale Business to total loans						5.94% 0.00%						6.99% 0.00%
6.	Percentage of SME debtors to total debtors						0.00%						0.00%
7.	Percentage of Small Scale Business debtors to						]						3.1070

 Mudharabah Muqayyadah financing
 Written off productive assets
 Recovery of written off productive assets
 Claimed off productive assets **ALLOWANCES FOR IMPAIRMENT** 

Others

Chanellings of loan

December 31, 2015 which were audited by Public Accounting Firm

Notes:

	(in millions of rupiah)														
			30 Jun	e 2016		30 June 2015									
No	. ITEMS	Impairment Lo	oss Allowance	Required F	Required Regulatory		oss Allowance	Required F	Regulatory						
		Individual	Collective	General	Specific	Individual	Collective	General	Specific						
4	Securities sold under repurchase agreement (repo)     Claims on securities purchased under resell agreement (reverse repo)	- - - - - - - - - - - - - -	- 74 - 1,284 44,124	7,964 411 115 2,110 - 4,148 65,776	- - - - - - 137.061	- - - - 374 143.961	71 - - 1,110 36,037	6,178 717 130 - 1,069 2,963 70,377	211 132.921						
10	Equity investment     Temporary equity investment			5 2,384	41	-	-	24 2,246	11,228						

1 Presentation of financial statement as at dates and six month period ended June 30, 2016 and 2015 have been prepared based on financial statement of PT Bank CTBC Indonesia unaudited and financial Statement at

The above financial information is published to fulfill the Financial Services Authority Regulation No. 6 / POJK.03 / 2015 dated March 31, 2015 on Transparency and Publication of Bank Reports and presented in accordance with the Financial Services Authority Circular Letter No. 11 / SE OJK.03 / 2015 dated 17 April 2015 on Transparency and Publication of Conventional Commercial Bank Reports.

The exchange rate at June 30, 2016: 1 USD = Rp 13,212.50 and December 31, 2015: 1 USD = Rp 13,785.00 and June 30, 2015: 1 USD = Rp. 13,332.50

0.00%

Liliana
Lien, Chien-Hung (Peter Lien)
Inayat Hisyam 2,246 11,228

Jakarta, 12 August 2016 Directors of PT. Bank CTBC Indonesia

President Director



	CON	SOLIDA	ATED ST	For the Six actively Re (Expresse	NTS OF Months Enstated for to d In Thous	CHAN Ended June the Six Mo sands of N	ne 30, 2016 And onths Ended S New Taiwan Do	TOCKHOL ad 2015 June 30, 2015)		QUITY	CTBC BANK CO., LTD, A CONSOLIDATED BA June 30, 2016 and December (Expressed In Thousands of	CTBC BANK CO., LTD, AND SUBSIDIARIES CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (Expressed in Thousands of New Taiwan Dollars)										
	Stockholders' Equity - Parent company										4				30-Jun- 2016	31-Dec- 2015	30-Jun- 2015		For the three months ended June 30 For the six months ended June 3			
	Other equity interest							st	- '	Equity			ASSETS	07 500 040	04 000 000	07.470.007			30-Jun- 2015			
	Capital stock Stock			Re	tained earning	gs	Exchange differences of	1	Changes in designated as	'	attributable to former owner	1		Cash and cash equivalents Due from Central Bank and call loans to bank	67,599,249 321,100,659	81,203,890 402,006,003	67,172,907 309,401,220	Interest income Less: Interest expenses	16,095,287 (4,425,016)	15,593,315 (5,183,972)	32,556,046 (9,406,622)	31,297,002 (10,605,319)
							overseas	Unrealized (losses)	financial liabilities measured at fair	Stockholders'	of business combinations	Non-		Financial assets measured at fair value through profit or loss Available-for-sale financial assets - net	168,560,165 487,105,270	140,602,123 455,708,300	81,290,590 514,600,355	Net interest income	11,670,271		23,149,424	
i	Common	dividend to be distributed	Capital	Legal reserve	Special	Undistributed	subsidiaries' financial reports	gains on available- for-sale	value through profit or loss attributable	equity - parent	under common	controlling	Total	Derivative financial assets - hedging	264,130	107,526	304,011	Net income except interest Service fee and commission income	7,825,044	8,097,360	16,904,590	18,138,470
Delenes January 4 2045	stock 91.092.775	Distributed	surplus 26.182.059		reserve 4.814.487	earnings	translation	financial assets	to credit risk	company	control	interest	equity 199.410.593	Securities purchased under reverse repurchase agreements Receivables - net	145,631,715	146,674,654	249,232 172,430,503	Gains on financial assets or liabilities measured at fair value through profit or loss	2,719,094	1,423,824 916,767	5,509,585	4,195,088
Balance - January 1, 2015 Net income	91,092,775	:	26,162,059	44,370,240	4,814,407	34,001,789 12,727,671	(3,537,116)	(775,636)	464,012	196,612,616 12,727,671	2,717,296 1,271,768		14.001.347	Current income taxes assets Assets held for sale - net	829,231	900,269	918,275 6.323,343	Realized gains on available-for-sale financial assets Realized gains on held-to-maturity financial assets	581,992 104	99	1,689,081 211	905,194 200 332,295 (68,947)
Other comprehensive income		-	_			6,267	(1,860,614)	(267,102)	142,836	(1,978,613)	(2,543)		(1,987,204)	Loans - net	2,109,763,215	2,011,474,309	1,898,165,487	Foreign exchange (losses) gains Impairment losson assets	(659,804) (48,970)	619,347 (12,725)	(1,882,579)	332,295
Total comprehensive Income	-	-	-	-		12,733,938	(1,860,614)	(267,102)	142,836	10,749,058	1,269,225	(4,140)	12,014,143	Held-to-maturity financial assets - net Investment under equity method - net	124,645,093 2.268.010	147,667,106 2,220,425	109,893,747 1,765,065	Proportionate share of gains (losses) from associates or ioint ventures under equity method	23,256	(6,902)	42.547	22,526
Earnings appropriation and distribution				T										Other financial assets - net	19,046,101	17,643,309	18,534,991	Other net non-interest income	350,417	392,978 (431 394)	652,252	862,324 (1.668.117)
Legal reserve appropriated	-	-	-	10,278,654	40.200.000	(10,278,654)	- '	-1	-	- '	1 -1	1 -1	-	Premises and equipment - net Intangible assets - net	50,312,112 15,113,184	49,743,813 14,788,651	45,695,178 14,421,394	Public-welfare lottery payment  Net Revenue	21.951.412	21.408.697	(1,562,203 ) 44.449.231	(1,668,117) 43.410.716
Special reserve appropriated  Cash dividends - common share	:	14.113.004			10,369,906	(10,369,906)	[ ]	1 1		:'	(2.613.728)		(2.613.728)	Deferred income tax assets	8,061,226	8,829,447	8,611,005	(Provisions for) reversal ofbad debt expenses and guarantee reserve	(870.838)	402.370	(3.293.345)	703,491
Stock dividends - common share		- 17,110,00	_	_		(14.113.004)	, ·	1 -1		'	(2,010,120,	.	(2,010,120)	Other assets - net TOTAL ASSETS	35,911,330	39,647,893 3.519.217.718	24,487,979 3.274.265.282	Operating expenses: Employee benefits expenses	(6,744,186)	(8.326.597)	(13.745.788)	(15.074.808)
Reversal from special reserve	-	-	-	-	(760,162)	760,162	'	-		_ '			-	LIABILITIES AND EQUITY	3,556,210,690	3,519,217,710	3,2/4,265,262	Depreciation and amortization expenses	(806,869)	(826,095)	(1.610.223)	(1,444,091)
Balance - June 30, 2015	91,092,775	14,113,004	26,182,059	54,648,900	14,424,233	12,734,323	(5,397,730)	(1,042,738)	606,848	207,361,674	1,372,793	76,541	208,811,008	Liabilities and Equity				Other general and administrative expenses Total operating expenses	(5,315,240)	(5,184,864)		(10,894,431)
														Deposits from Central Bank and other banks	63,539,594	45,634,274	39,437,782	Net Income Before Tax from Continuing Operations	8.214.279	7.473.511	14,789,978	16,700,877
Balance - January 1, 2016	105.729.279		28.093.036	54.648.900	14.424.233	31.381.987	(1.719.701)	(761.549)	1.614.741	233.410.926	1	90,007	233.491.913	Due to Central Bank and other banks Financial liabilities measured at fair value through profit or loss	17,440,905 106,487,770	19,735,029 127,592,578	34,771,595 77,817,196	Income tax expenses Net Income	(1,386,517) 6,827,762	(1,221,516) 6,251,995	(3,238,025) 11,551,953	
Net income	100,128,218	:	20,093,030	54,040,500	14,424,233	11.548.348	(1,/18,/01)	(/01,343)	1,014,741	11,548,348	$\Gamma = \Gamma'$		11,551,953	Derivative financial liabilities - hedging	623,276	441,428	88,112	Other comprehensive income: Items that will not be reclassified subsequently to profit or loss	-/-/-		T	1
Other comprehensive income		-	_		ı .l	(5,244)	1,156,087	(119,966)	1,233,063	2,263,910	1 - '	156	2,264,066	Securities sold under repurchase agreements Payables	48,856,156 73,031,351	50,648,083 60,103,477	54,857,263 66,151,928	Remeasurement gains related to defined benefit plans Changes in designated as financial liabilities measured at	(4,079)	3,276	(3,411)	5,562
Total comprehensive Income	-	-	-	-		11,543,104	1,156,087	(119,966)	1,233,063	13,812,258	-	3,761	13,816,019	Current income tax liabilities	3,732,792	2,981,280	2,653,334	fair value through profit or loss attributable to credit risk	(11,429)	57,105	1,233,063	142,836 738
Earnings appropriation and distribution							1							Deposits and remittances Financial debentures	2,724,117,954 74,014,884	2,734,383,611 81,270,573	2,527,740,181 94,474,481	Income tax related to items that will not be reclassified to profit or loss Subtotal	(14,489)	60.381	(1,879 ) 1,227,773	149.136
Legal reserve appropriated	-		-	10,272,080		(10,272,080)	- '	-		- '	1 - '	-	-	Other financial liabilities Provisions	181,056,737 6,019,360	151,058,510 6.033,425	155,198,185 5.382,461	Items that are or may be reclassified subsequently to profit or loss Exchange differences of overseas subsidiaries' financial reports	is		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Stock dividends - common share Reversal from special reserve		24,092,108	-		(2.982.232)	(24,092,108)	1 :	1 1		- '	1 [		-	Deferred tax liabilities	625,374	469,291	721,410	translation	1.665.665	(1,059,173)	1,601,942	(2,136,370)
Balance - June 30, 2016	105.729.279	24.092.108	28.093.036	64.920.980		11.543.135	(563.614)	(881.545)	2.847.804	247.233.184		84.748	247,307,932	Other liabilities	9,356,605	5,374,246	6,160,346	Unrealized valuation losses on available-for-salefinancial assets Proportionate share of other comprehensive income (losses)	ts (12,779)	(1,131,009)	(67,171)	(490,351)
		,,	.,,	1 7 7			(3.37. )						7 7	Total Liabilities Stockholders' Equity - Parent Company	3,308,902,758	3,285,725,805	3,065,454,274	from associates or joint ventures under the equity method - items that are or may be reclassified to profit or loss	2.396	(2.635)	26.492	7.332
			СТ	DC DAN	IV CO	LTD A	ND SUBSI	DIADIES						Capital stock:				Income tax related to items that are or may be reclassified to profit or loss	(373,546)	409,899	(524,970)	483,049
														Common stock Provision for capital increase	105,729,279 24.092.108	105,729,279	91,092,775 14,113,004	Subtotal	1,281,736	(1,782,918)	1,036,293	(2,136,340)
			II.	viajor co	mmitme	ents an	nd conting	encies						Capital surplus :	, , , , , ,	_	, ,,,,,	Other comprehensive income (net amount after tax) Total Comprehensive Income	1,267,247 8.095,009	(1,722,537) 4.529.458		
				(Expresse	a in Thous	ands of N	iew Taiwan Di	oliars)						Capital premium Others	26,911,545 1,181,491	26,911,545 1,181,491	25,000,568 1,181,491	Net Income Attributable to:	-,,,,,,,,	/ / / / /	-,,-	1 1 1
30-Jun-2016 31-Dec-2015 30-Jun-2015										Retained earnings:		, , , ,		Parent company Equity attributable to former owner of business combination	6,825,800	5,631,607	11,548,348	12,727,671				
Contingent liabilities from guarantee and	letter of credit b	usiness								71,019	338 7	6.308.410	60.421.103	Legal reserve Special reserve	64,920,980 11.442.001	54,648,900 14,424,233	54,648,900 14,424,233	under common control Non-controlling interest	1.062	619,425	2 005	1,271,768 1.908
Promissory note to Central Bank for Ban										1,472	,619	1,793,032	1,793,032	Undistributed earnings	11,543,135	31,381,987	12,734,323		6,827,762		11,551,953	
Client notes in custody  Marketable securities and debts in custo	łv									94,813 1,279,331			94,121,247 571.759.586	Other equity interest Equity attributable to former owner of business combination	1,402,645	(866,509)	(5,833,620)	Comprehensive Income Attributable to: Parent company	8.093.047	3.916.794	13,812,258	10.749.058
Consigned travelers' checks in custody	ıy										3,248	361,597	346,796	under common control	-	-	1,372,793	Equity attributable to former owner of businesscombination under common control		613.910		1,269,225
Designated purpose trust accounts										820,208			352,631,596	Non-controlling interest	84,748	80,987	76,541	Non-controlling interest	1,962	613,810 (1,146)	3,761	(4,140)
	Other items in custody 326,019 456,473 417,115											Total Equity	247,307,932	233,491,913	208,811,008	Earnings par chara (EDS)	8,095,009 0.65	4,529,458 0.59		12,014,143 1.32		
Total 2,267,505,051 1,496,227,157 1,581,490,475 TOT											TOTAL LIABILITIES AND EQUITY	3,556,210,690	3,519,217,718	3,274,265,282	Earnings per share (EPS)	0.00	0.09	1.09	1.32			