

18.

19.

Written off productive assets
 Recovery of written off productive assets
 Claimed off productive assets

Tamara Center, Lt. 15-17, Jl. Jend. Sudirman Kav. 24, Jakarta 12920 - Indonesia, Telp. (021) 2557-8787 (Hunting), Fax (021) 520-6378, (021) 520-6780 Jl. Jend. Gatot Subroto No. 17, Bandung 40262 - Indonesia, Telp. (022) 730-5900, Fax (022) 730-8878, (022) 731-6888 Intiland Tower (Ex Wisma Darmala), Lt. 6, Jl. Panglima Sudirman 101-103, Surabaya 60271 - Indonesia, Telp. (031) 534-8008, Fax (031) 534-8007 Jl. Ir. H. Juanda (Dago) No. 56, Bandung - Indonesia, Telp. (022) 428-5101 Komp. Ruko Union Blok A No. 2, Jl. M. H. Thamrin - Lippo Cikarang, Bekasi 17550 - Indonesia, Telp. (021) 8990-6688, Fax (021) 8990-6668 Jl. Boulevard Barat Raya, Blok XC 09 No. 1-2, Kelapa Gading, Jakarta 14240 - Indonesia, Telp. (021) 4857-7078, Fax (021) 4587-7077 Jl. Mangga Dua Raya, Komp. Ruko Textile Blok E4 No. 2, Jakarta 14430 - Indonesia, Telp. (021) 612-5058, Fax (021) 612-5056 Ruko CBD Pluit Blok S/11, Jl. Pluit Selatan Raya, Jakarta 14450 - Indonesia, Telp. (021) 6667-3100, Fax (021) 6667-3411 Rukan Grand Puri Niaga, Puri Kencana Blok K6 No. 14-18, Jakarta 11610, Telp. (021) 6835-5658. (021) 635-1501 Ruko Bukit Darmo Boulevard Golf B2 No. 20 – 21, Surabaya 60226 - Indonesia, Telp. (031) 732-2277, Fax (031) 732-2266 Karawaci Office Park, Ruko Pinangsia Blok M No. 19, Lippo Karawaci 1200, Tangerang 15811 - Indonesia, (021) 5576-4558, Fax (021) 5576-4558, Fax (021) 5576-4558 HEAD OFFICE BRANCH **JAKARTA** BANDUNG SURABAYA BANDUNG SUB-RPANCH CIKARANG KELAPA GADING MANGGA DUA

PLUIT PURI KENCANA TANGERANG STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - QUARTERLY
PT. BANK CTBC INDONESIA
For the Periods Ended June 30, 2019 and 2018
(in millions of ru STATEMENTS OF COMMITMENTS AND CONTINGENCIES - QUARTERLY
PT. BANK CTBC INDONESIA
AS Of June 30, 2019 And December 31, 2018 STATEMENTS OF FINANCIAL POSITION - QUARTERLY
PT. BANK CTBC INDONESIA
As Of June 30, 2019 And December 31, 2018 Jun 30, 2019 Dec 31, 2018 Jun 30, 2019 Dec 31, 2018 Jun 30, 2019 Dec 31, 2018 No. No. LIABILITIES & EQUITIES LIABILITIES Demand deposits Savings deposits COMMITMENT CLAIMS/RECEIVABLES ASSETS 15,620,105 Jun 30, 2019 Jun 30, 2018 No. ITEMS
OPERATING REVENUES AND EXPENSES Jnused Borrowings

Rupiah
Foreign currencies
Jutstanding purchase of spot and derivative Cash 48.390 48.703 3,430,73 Placement at Bank Indonesia 996,083 808,785 591,978 4,952,850 215 700 . Interest Revenue and Expense Placement at other banks 835,820 863,812 Time deposits 532,886 476,055 Investment fund for revenue : Deposits from Bank Indonesi Deposits from others banks a. Rupiah b. Foreign Currencies 397,089 78,966 Spot and derivative receivables 156.843 154.217 COMMITMENT PAYABLES 19,837,001 16,114,194 95,410 977,529 182,908 1.178.664 2,781,137 2,184,442 Securities held Interest expense 248,815 210,507 233,719 141,088 421,593 4,157,061 161,681 161,681 161,681 Derivatives payables Securities sold under repurchase agreement (repo) 280,096 214,565 34,250 195,438 15,069 254,569 Rupiah Foreign Currencies 268,70 Committed Acceptance payables Securities issued Borrowings Security deposits Interbranch liabilities a b. Measured at fair value through other comprehensive income 1.703.214 1.215.891 Rupiah
Foreign currencies Net Interest Income (Expense)

Operating Revenues and Expenses other than Interest

Operating Revenues other than Interest 284,071 265,548 c. Measured at amortized cost 823,354 688,455 1,059,667 975,512 37,140 Securities sold under repurchase agreement (repo) 150,789 56,44 656,610 499,233 nterbranch liabilities accounts

Operating in Indonesia
Operating outside Indonesia
Deferred tax liabilities Securities purchased under resell agreement (reverse repo) Foreign currencies 63,130 2,218 4,152,993 318,446 3,834,547 268,704 421,593 Acceptance receivables II. Loans
iii. Spot and derivatives
iv. Other financial assets
Decline in mark to market Financial Liabilities
Gain on sales of Financial Assets Deferred tax lial Other Liabilities 60,912 126,601 Loans 10,157,236 10,322,984 198,770 137,885 Investment funds for profit sharing TOTAL LIABILITIES ursed Credit Line to other banks a. Measured at fair value through profit/loss c. Gain on sales of Financial Assets
i. Securities
ii. Loans
iii. Other financial assets
1. Spot transaction and derivative gains (realized)
2. Dividen
Gain from investments in equity method
Commissions/ provisions / fee and administration
Recovery of impairment loss reserves
Other revenues
Derating expenses 12,493,748 12,101,159 b. Measured at fair value through other comprehensive income . Rupiah
i. Foreign currencies 11,654 11,654 12,330 12,330 EQUITY Paid in capital c. Measured at amortized cost 10,157,236 10,322,984 b Uncommitted
i. Ruplah
ii. Foreign currencies

Outstanding irrevocable trade L/C's
a Foreign L/C
b Domestic L/C
Outstanding Selling of spot and derivative Sharia financing 550,746 320,115 Equity investment 292,098 177,864 114,234 15,339,438 Allowance for impairment losses on financial assets -/-257,439 312,293 . Agio
. Disagio -/. Capital contribution
. Funds for paid-up capital
. Others 19,405 28,973 2,110 8,853 **20,837** 75,673 15,659 a. Securities held 255,189 b. Loans Operating expenses other than Interest
a. Decline in mark to market financial asse
i. Securities III. CONTINGENCIES CLAIMS c. Others 2,247 2.589 135,235 139,601 21,235 8,822 Other comprehensive income
a. Adjustments due to translation of financial statements
in foreign currencies

. Gains (losses) from changes in the value of financial assets
measured at fair value through other comprehensif income

. Effective portion of cash flow hedges Intangible assets 149,029 146,227 ii. Loans
iii. Spot and derivatives
iii. Spot and derivatives
iv. Other financial assets
Increase in mark to market Financial Liabilities
Loss on sales of Financial Assets Accumulated amortization of intangible assets -/-95,408 86,128 160,014 b Foreign currencies
Interest income in settlement process
a Interest income on loan
b Other interest income Fixed assets 126,346 128.947 29,279 29,279 10.902 (12.896) Accumulated depreciation of fixed assets -/-107,711 107,877 9,767 9,767 49,521 49,521 Linecurve purious of cash flow fledges
 Revaluation of fixed assets
 Part of other comprehensive income of associates
 Remeasurement on defined benefit plans
 Income tax related to other comprehensive income Non productive assets 8,66 3,853 IV. CONTINGENCIES PAYABLES 86,416 174,219 a. Abandoned property iii. Other financial assets Realized loss on spot and derivatives 18,982 2,736 294,662 34,003 Guarantees issued a Rupiah b Foreign currencies 86,416 34,316 52,100 174,219 70,036 104,183 Outers Cumprehensive income Cuacy reorganization difference Restructuring difference in entity under common control Others equity Reserves (4.138) b. Foreclosed assets . Suspense accounts 3,853 ii. Loans iii. Sharia Financing iv. Others Financial Asset 74,189 33,265 d. Interbranch asset accounts CAPITAL ADEQUACY OF COMMERCIAL BANKS CALCULATION REPORT - QUARTERLY 807 104 738 2,250 Operating in Indonesia 30,000 30,000 30,000 30,000 a. General reserves
b. Specific reserves
Income/loss
a. Previous years Actual Loss on operational risk

Losses from investments in equity method

Commissions/provisions/foo dop administr ii. Operating outside Indonesia Commissions/provisions/fee dan administration Impairment loss of other assets (non financial) Personel expenses Promotion expenses Others expenses 4,236 4,812 2,594,085 2,503,293 90,792 2,782,907 Allowance for loss impairment on other assets -/-2,654,271 2,594,085 PT. BANK CTBC INDONESIA As Of June 30, 2019 and 2018 91,677 6,432 61,807 Leasing b. Current year TOTAL EQUITY ATTRIBUTABLE TO OWNER 60,186 2,855,506 Deferred tax assets 22.673 44 605 Jun 30, 2019 Jun 30, 2018 CAPITAL COMPONENT Operating Revenues and Expenses other than Interest - Net OPERATING INCOME (EXPENSE) Other assets 258,882 111,407 (221,604) 43,944 2 855 506 2 782 907 Core Capital (Tier 1) 2,739,983 2,569,147 TOTAL ASSETS 15,349,254 14,884,066 Common Equity Tier 1 (CET 1)
 1.1 Paid in Capital (after deducting Treasury Stock ION OPERATING REVENUES AND EXPENSES 30 21,628 (181) **21,477 65,421** (18,645) (32,433) 150,000 Gain (loss) on sales of Fixed Assets Gain (loss) on foreign currencies tran EARNING ASSETS QUALITY AND OTHER INFORMATION - QUARTERLY
PT. BANK CTBC INDONESIA
As Of June 30, 2019 and 2018 1.2 Disclosed Reserves 2.666.277 2,516,543 Other non operating revenue (expense)
NON OPERATING INCOME (EXPENSE)
CURRENT PROFIT (LOSS) BEFORE TAX - NET
Income tax
a. Current income tax provision (202 (3,829 82,882 (22,696 2,666,27 2,534,211 1.2.1.1 Other comprehensive income 1.2.1.1.1 Positive difference due to financial Jun 30, 2019 Jun 30, 2018 statement translations

1.2.1.1.2 Potential gain from changes in the value of financial assets measured at fair value translations Deferred tax income/expense URRENT PROFIT (LOSS) AFTER TAX - NET ITEMS Current Special Sub Doubtfull Loss Total Current Special Sub Doubtfull Loss OTHERS COMPREHENSIVE INCOME RELATED PARTIES Accounts will not be reclassified to profit or loss
a. Gains from fixed asset revaluation
b. Remeasurement on defined benefit plans 6,383 through other comprehensive income 23.684 34 43 1.2.1.1.3 Fixed assets revaluation surplus 1.2.1.2 Other disclosed reserves
1.2.1.2.1 Agio (1.526) 1.286 2,659,894 2,534,211 Remeasurement of defined betrein plans
 Part of other comprehensive income of associates
 Others
 Income tax related items that will not be reclassified to profit or loss
 Accounts will be reclassified to profit or loss 34,433 34,433 23,684 23,684 Spot and derivative receivables 381 1.2.1.2.2 General reserves 30,000 30,000 2,580,992 48,902 b. Foreign currencies
Securities held
a. Rupiah
b. Foreign currencies
Securities sold under repurchase agreement (repo)
a. Rupiah
b. Foreign currencies
Securities purchased under resell
agreement (reverse repo)
a. Rupiah
b. Foreign currencies
Acceptance receivables 1.2.1.2.3 Previous years profit/loss 2,469,765 Accounts will be reclassified to profit or loss

A dijustments due to translation of financial statements
in foreign currencies
C dains (losses) from changes in the value of financial assets
measured at fair value through other comprehensive income
Effective portion of cash flow hedges
C others
L others
L income tax related items that will be reclassified to profit or loss 1.2.1.2.4 Current year profit/loss 34,446 1.2.1.2.5 Fund for paid-in capital 18,077 (24,187) 1.2.1.2.6 Others 1.2.2 Deduction factor (17,668) 7,350 (4,519) 1.2.2.1 Other comprehensive income (5,563) OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - AFTER TAX Negative difference due to financial statement translations
 1.2.2.1.2 Potensial loss from changes in the value of financial assets measured at fair value (15,551 12,413 TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) 72,599 31,225 Current Year Profit or loss - net attributable to Owner
Non-controlling interest
CURRENT YEAR PROFIT-TOTAL
Total Current Year Comprehensive Profit (Loss) attributable to: 8,731 8,73 10,594 10,594 60,186 46,776 Loans
a. Small Medium Enterprise (SME) Debtors through other comprehensive income 60.186 46.776 1.2.2.2 Other disclosed reserves
1.2.2.2.1 Disagio
1.2.2.2.2 Previous years profit/loss Rupiah
 ii. Foreign currencies
 b. Non SME Debtors (12,105) 72,599 31,225 8.731 8,731 8,731 10.594 Owner Non-controlling interest i. Rupiah
ii. Foreign currencies
Restructured Loans
i. Rupiah
ii. Foreign currencies 8,73 10,594 10,594 72,599 31,225 1.2.2.2.3 Current year profit/loss TRANSFER PROFIT (LOSS) TO HEAD OFFICE EARNINGS PER SHARE d. Properties Loans 8,423 8,423 10,197 10,197 STATEMENTS OF FINANCIAL RATIOS CALCULATION -Equity investment
Temporary equity investment
Others receivables
Commitments and Continger of fair value on financial instrument QUARTERLY in the trading book nents and Contingencies 1.2.2.2.6 Required regulatory provision on no a. Rupiah productive asset
1.2.2.2.7 Others RATIOS Jun 30, 2019 Jun 30, 2018 b. Foreign currencies 12. Foreclosed assets Performance Ratio NON RELATED PARTIES Capital Adequacy Ratio (CAR)
Non performing productive assets and non performing non produc
assets to total productive assets and non productive assets 1.3 Non controlling interest 26.52% 23.29% 1.4 Deduction factor of Common Equity Tier 1 *)
1.4.1 Deferred tax Placement at other banks
a. Rupiah
b. Foreign currencies
Spot and derivative Receivables
a. Rupiah
b. Foreign currencies
Securities held
a. Rupiah
a. Rupiah 801,387 576,150 225,237 (76,294) (**97,395**) (38,976) 0.80% 1.91% 1.80% 2.70% 1.32% 1.11% 4.44% 345,714 56,895 164,977 164,800 177 2,167,709 2,165,973 1,736 345,714 56,895 assets to total productive assets and non productive assets Non performing productive assets to total productive assets Allowance for impairment of financial assets to productive a Gross NPL 1.4.2 Goodwill (53,621) (58,419) Net NPL 0.51% 0.93% 3.61% 1.4.4 Equity investment which can be calculated as deduction factor 2,781,137 2,780,396 741 2,781,137 2,780,396 741 Return on Equity (ROE)
Net Interest Margin (NIM)
Operating Expenses to Operating Income (BOPO)
Loan to Deposit Ratio (LDR)
Net Stable Funding Ratio (NSFR)
a. NSFR - Individual
b. NSFR - Consolidation a. Ruplah
 b. Foreign currencies
 Securities sold under repurchase agreement (repo)
 a. Ruplah 4.02% 92.71% 104.18% 3.99% 95.49% 111.25% 2,165,973 1 736 1.4.5 Shortfall on the capital of insurance subsidiary Securitization exposure
 Other deduction factor of Tier 1
 1.4.7.1 Placement fund for AT 1 Instru 308,734 308,734 308,734 308,734 a. Rupiah
b. Foreign currencies
Securities purchased under resell
agreement (reverse repo)
a. Rupiah
b. Foreign currencies
Acceptance Receivables 118.26% 0.00% 100.09% 0.00% Liquidity Coverage Ratio (LCR)
a. LCR - Individual
b. LCR - Consolidation or Tier 2 for another bank by the transition of the law, grants, or grants wil 268,704 9,774,558 1,490,324 474,908 1,015,416 383,860 Additional Tier 1 (AT 1) * 185,244 4,143 4,143 0,148,505 1,568,329 483,045 1,085,284 8,580,176 5,836,465 2,743,711 143,228 . Percentage violation of Legal Lending Limit i. Related parties 52,882 10,616 156,35 Loans a. Small Medium Enterprise (SME) Debtors Suplementary Capital (Tier 2) 102,234 86,773 0.00% 0.00% 0.00% 0.00% Related parties
 Percentage of lending in excess of the Legal Lending Limit
 Related parties Rupiah
 Foreign Currencies
 Non SME Debtors ument which can be calculated as Tier 2 69,868 2 Agio / disagio 0.00% 0.00% 0.00% 0.00% 8,284,234 5,566,837 2,717,397 23,701 128,064 5,052 5,052 10,089 4,425 5,664 5,664 52,882 52,882 156,356 156,356 Relateu parties
 ii. Non-related parties
 Reserve requirement
 a. Primary reserve requirement rupiah
 b. Reserve requirement foreign currencies
 Overall Net Open Position Rupiah
 ii. Foreign currencies
 Restructured Loans 3 General reserves of required regulatory provision on productive 93,762 34,302 72,452 asset (max. 1.25% of RWA for Credit Risk) 102,234 86,773 6.52% 8.04% 8.92% 6.50% 8.17% 1.26% 4 Tier 2 deduction factor 61,798 61,798 3,994 3,994 135,631 91,313 234,657 i. Rupiah
ii. Foreign currencies
d. Properties Loans
Equity investment
Temporary equity investment 75,579 TOTAL CAPITAL 2.842.217 2.655.920 5,664 STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS - QUARTERLY
PT. BANK CTBC INDONESIA
As Of June 30, 2019 2,397 3,867 Jun 30, 2019 Jun 30, 2018 DESCRIPTION Jun 30, 2019 Jun 30, 2018 RISK WEIGHTED CAR Others receivables Commitments and Contingencies ASSET (RWA) 14,426,127 7,395,749 7,030,378 9,903,41 9,923,41 Derivative Receivable & Payable Rupiah
 Foreign currencies
 Foreclosed assets 10,511,904 9,411,513 7,395,749 7,030,378 RWA FOR CREDIT RISK Notional TRANSACTIONS 9,019,440 9,756,759 CET1 Ratio % 25.57% 22.53% Trading Hedging Receivable Payable Related to Foreign OTHER INFORMATION MARKET RISK 487,391 22.53% 391,338 Tier 1 Ratio % 25.57% Total guaranteed Assets:
a. At Bank Indonesia
b. At other parties
Total Impairment of financial assets on productive assets RWA FOR OPERATIONAL RISK 1,210,631 1,257,041 Tier 2 Ratio % 0.95% 0.76% 259.099 302.676 TOTAL RWA 10,717,462 11,405,138 Total Ratio % 26.52% 23.29% Total required allowances for possible losses of roductive assets

Percentage of SME to total loans

Percentage of SME obtal susiness to total loans

Percentage of SME debtors to total debtors

Percentage of Small Scale Business debtors

to total debtors

to total debtors

Others 14,018,718 PITAL ADEO 15.44% 0.00% 0.85% 18.70% 0.00% 0.47% RATIO (CAR) ACCORDING 9% CET 1 BUFFER (%) 17.52% 14.29% B. Related to Interest Rate TO RISK PROFILE % BUFFER REQUIRED (%) CAR RISK PROFILE ALLOCATION 0.18% 0.00% 8.24% Capital Conservation Buffer (%) CET1 (%) 8.05% Channeling of loan

Mudharabah Muqayyadah financing AT1 (%) 0.00% 0.00% Countercyclical Buffer (%)

796,340 79,684 36,299

Tier 2 (%)

	ALLOWANCES FOR IMPAIRMENT (in millions of rupiah)													
			Jun 30	, 2019			Jun 30	, 2018						
No.	ITEMS	Impairment Lo	ss Allowance	Required F	Regulatory	Impairment Lo	oss Allowance	Required R	egulatory					
		Individual	Collective	General	Specific	Individual	Collective	General	Specific					
1. 2. 3. 4. 5. 6. 7. 8. 9. 10.	Placement at other banks Spot and derivative receivables Securities Securities sold under repurchase agreement (repo) Securities purchased under resell agreement (reverse repo) Acceptance receivables Loan Equity investment Temporary equity investment Others receivables Commitments and Contingencies	143,026 - - - - - - -	792 - 3 - 1,455 112,162 - - 1,661	8,358 1,568 7 - - 2,492 86,546 - - - 3,262	148,254 - - 1,000	204,009	359 - 6 - 2,212 96,090 - - - 2,215	4,263 1,650 17 3,087 - 3,711 69,877 - - 4,168	230,223					

1,022,680

96,28 36,04

ı	COM	MISSIONERS	SHAREHOLDER	S
	President Commissioner	: Lee, Wen-Hung (Jack Lee)	Controlling Shareholder :	
	Commissioner	: James YG Chen	Ultimate Shareholder : CTBC Financial Holding Co Through : CTBC Bank Co. Ltd., Taiwan	
ł	Independent Commissioner	: Imbang Jaya Mangkuto	Non Ultimate Shareholder through capital market (≥5%)	: Nil
	Independent Commissioner	: Zairyanto Poedjiaty	Non Ultimate Shareholder through non capital market (≥5%)	: Nil
	DIF	RECTORS	Jakarta, August 13, 2	019
l	President Director	: Iwan Satawidinata	Directors of PT Bank CTBC	

0.76% Capital Surcharge for systematical bank (%)

0.95%

0.50%

0.00%

0.50%

0.00%

TOTAL

Director of Compliance : Tantina Repi Note:

Presentation of financial statement as at dates and six month period ended June 30, 2019 and 2018 have been prepared based on financial statement of PT Bank CTBC Indonesia unaudited and the financial information was prepared based on the financial statements of PT Bank CTBC Indonesia as of and for the years ended December 31, 2018 which were audited by Public Accounting Firm Siddharta Widigia & Rekan, a member firm of KPMG International Partner in charge. Susanito, SE, CPA) within a numodified opinion in the independent auditor report dated 15 March 2019, with an emphasis of matter paragraph described that as of 1 January 2018, the Bank has adopted Statement of Financial Accounting Standard No. 71, "Financial Instruments" (PSAK 71")

The above financial information is published to build life Financial Services Authority Regulation No. 34 / POJIK 03 / 2016 dated September 22, 2016 on amendments to POJIK No. 11/POJIK 03/ 2016 concerning "Requirement of the Minimum Capital for Commercial Banks" effective since the date of enactment September 26, 2016, Financial Services Authority Regulation (POJIK) No. 6/POJIK 03/2016 (aded August 8, 2016 on amendments to Financial Services Authority Regulation (POJIK) No. 6/POJIK 03/2016 (aded August 8, 2016 on amendments to Financial Services Authority Regulation (POJIK) No. 6/POJIK 03/2016 (aded August 8, 2016 on amendments to Financial Services Authority Regulation (POJIK) No. 6/POJIK 03/2016 (aded September 26, 2016, Financial Statements of the bank" and presented in accordance with the Financial Services Authority Circular Letter No. 43 / SE OJIK 03 / 2016 (aded September 28, 2016 on "Transparency and Publication of Conventional Commercial Bank Reports".

The Bank has implemented early adoption of PSAK 71 1 and PSAK 72 "Hevenue from Contracts with Customers" on January 2018.

The exchange rate at June 30, 2018: 1 USD = Rp 14,330.00 and December 31, 2018: 1 USD = Rp 14,380.00. : Liliana : Hu, Shin Ke (Eddie Hu)

		ank CTBC Indonesia
1	O a	\sim
/	Julilan	Mans
V _{Iwan}	Satawidinata	V Liliana
Presi	dent Director	Director

15,083,348 | 15,083,348

156,843

182,908

	CONS	OLID <u>at</u>	ED STA	TEMEN	NTS OF	CHANG		OCKHOL	 DERS' <u>E</u> C	QUITY			
							30, 2019 and w Taiwan Do						
					Stock	cholders' Equity	- Parent company	,					
	Capita	l stock		Retained earnings Other equity interest							1		
	Common stock	Stock dividend to be distributed	Capital surplus	Legal reserve	Special reserve	Undistributed earnings	Exchange differences of overseas subsidiaries' financial reports translation	Unrealized losses on financial assets measured at fair value through other comprehensive income	Unrealized (losses) gains on available for sale financial assets	Change in designated as financial liabilities measured at fair value through profit or loss attributable to credit risk	Stockholders' equity - parent company	Non- controlling interest	Total equity
Balance at January 1, 2018	140,685,719	-	29,788,688	71,848,629	18,069,266	30,137,931	(8,500,761)	-	(973,883)	(1,422,950)	279,632,639	77,480	279,710,119
Effects of retrospective application of new standards	-	-	-		-	513,783	(804)	(670,662)	973,883		816,200	(928)	815,272
Balance at January 1, 2018 after adjustments	140,685,719	-	29,788,688	71,848,629	18,069,266	30,651,714	(8,501,565)	(670,662)		(1,422,950)	280,448,839	76,552	280,525,391
Net income Other comprehensive income	- :	-	- :	-	- :	15,985,914 21,173	1,466,022	(425,351)	-	252,236	15,985,914 1,314,080	1,276 (3,257)	15,987,190 1,310,823
Total comprehensive income (losses) Appropriation and distribution of retained earnings: Legal feserve appropriated Special reserve appropriated Slock dividends of common share Disposal of investments in equity instruments designated at fair value through other comfrehensive income	-	- - - -		9,006,435	3,669,391	(9,006,435) (3,669,391) (17,462,052)	1,466,022	(425,351)	-	252,236	17,299,994	(1,981)	17,298,013 - (17,462,052)
Balance at June 30, 2018	140,685,719		29,788,688	80,855,064	21,738,657	16,536,768	(7,035,543)	(1,111,858)		(1,170,714)	280,286,781	74,571	280,361,352
Balance at January 1, 2019 Net income	140,685,719	-	29,788,688	80,855,064	21,738,657	30,425,964 15,275,332	(6,622,245)	(822,370)	-	(310,604)	295,738,873	76,017	295,814,890
Other comprehensive income (losses)	- :				- 1	(5,873)	2,718,558	3,594,923	-	2,180,513	15,275,332 8,488,121	1,747 3,694	15,277,079 8,491,815
Total comprehensive income (losses) Appropriation and distribution of retained earnings:	-	-	-	-	-	15,269,459	2,718,558	3,594,923	-	2,180,513	23,763,453	5,441	23,768,894
Legal reserve appropriated Special reserve appropriated Cash dividends of common share Stock dividends of common share Reversal of special reserve Share-based payment transactions Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	3,413,035	1,603	8,904,023 - - - - -	148,400 - (3,142,375)	(8,904,023) (148,400) (21,102,858) (3,413,035) 3,142,375	-	115.188	-	-	(21,102,858) 1,603	-	(21,102,858) - - 1,603
Balance at June 30, 2019	140,685,719	3,413,035	29,790,291	89,759,087	18,744,682	15,154,294	(3,903,687)	2,887,741		1,869,909	298,401,071	81,458	298,482,529
		C						SIDIARIE	S				
							O CONTIN w Taiwan Do	gencies _{llars)}					
										Jun 30,	2019 Dec	31, 2018 J	un 30, 2018
Contingent liabilities from guarantee and le Promissory note to Central Bank for Bank's Client notes in custody Marketable securities and debts in custody	s clearance	ousiness									8,968 5,799 9	5,412,623 575,110 4,305,146 9,919,751	80,755,548 575,110 92,679,532 2.827.000.325
Consigned travelers' checks in custody Designated purpose trust accounts Other items in custody										25 1,167,47	4,301	268,568 5,007,104 487,664	276,170 946,993,641 427,079
Total										4.416.21	0.404	5.975.966 3	3.948.707.405

CONSOLIDATED BALANCE SHEETS June 30, 2019, December 31, and June 30, 2018								
(Expressed In Thousands of New Taiwan Dollars)								
Jun 30, 2019 Dec 31, 2018 Jun 30, 2018								
ASSETS								
Cash and cash equivalents	87,775,090	87.559.487	84,667,955					
Due from Central Bank and call loans to banks	296,352,207	252,880,081	266,666,653					
Financial assets measured at fair value through profit or loss	164,204,933	163,460,604	178,770,170					
Financial assets measured at fair value through other comprehensive income								
	314,282,399	253,666,127	220,570,175					
Investment in debt instruments at amortized cost	658,114,416	595,630,666	609,374,044					
Financial assets—hedging	189,815	34,212	148,808					
Securities purchased under resell agreements	1,313,271	1,481,876	741.879					
Receivables—net	170,323,727	163,682,849	151,163,793					
Current income tax assets	1,032,501	912,682	611,054					
Loans-net	2,377,974,739	2,313,708,156	2,217,402,743					
Investment under equity method—net	21,113,604	19,536,750	18,047,762					
Other financial assets—net	1,656,113	2,316,623	2,147,707					
Premises and equipment—net	48,034,674	47,996,997	47,096,874					
Right-of-use assets-net	17,001,198	-	-					
Investment property—net	1,724,951	1,841,957	1,849,974					
Intangible assets-net	15,996,980	15,813,711	15,131,219					
Deferred income tax assets	5,797,683	6,968,418	7,336,727					
Other assets-net	34,993,644	32,086,622	31,778,221					
TOTAL ASSETS	4,217,881,945	3,959,577,818	3,853,505,758					
LIABILITIES AND EQUITY								
Liabilities								
Deposits from Central Bank and other banks	57.672.257	74,498,692	59.834.742					
Due to Central Bank and other banks	9.967.121	3,610,183	5.846.494					
Financial liabilities measured at fair value through profit or loss	106,433,910	93,273,214	98,855,719					
Financial liabilities—hedging	47,038	184,195	453,506					
Securities sold under repurchase agreements	105,431,423	60,957,626	46,091,484					
Payables	79,877,415	75,980,415	67,338,325					
Current income tax liabilities			2,742,189					
Deposits and remittances	3,064,160	2,296,295						
	3,348,108,763	3,156,766,975						
Financial debentures	58,999,974	58,999,992	67,909,752					
Other financial liabilities	113,337,350	119,911,411	110,324,659					
Provisions	5,577,942	5,514,991	5,822,590					
Lease liabilities	14,544,960		'					
Deferred tax liabilities	2,139,158	1,099,178	995,759					
Other liabilities	14,197,945	10,669,761	9,755,146					
Total Liabilities	3,919,399,416	3,663,762,928	3,573,144,406					
Stockholders'Equity - Parent Company:		1	l					
Capital stock :		1						
Common stock	140,685,719	140,685,719	131,125,735					
Provision for capital increase	3,413,035	-						
Capital surplus:		1	1					
Capital premium	28,607,197	28,607,197	28,607,197					
	1,183,094	1,181,491	1,181,491					
Others		.,,	1 .,,					
	1,103,094							
Retained earnings:		80.855.064	80.855.064					
Retained earnings: Legal reserve	89,759,087	80,855,064 21,738,657						
Retained earnings: Legal reserve Special reserve	89,759,087 18,744,682	21,738,657	21,738,657					
Retained earnings: Legal reserve Special reserve Undistributed earnings	89,759,087 18,744,682 15,154,294	21,738,657 30,425,964	80,855,064 21,738,657 16,536,768					
Relained earnings: Legal reserve Special reserve Undishibuted earnings Other equity interest	89,759,087 18,744,682 15,154,294 853.963	21,738,657 30,425,964 (7,755,219)	21,738,657 16,536,768 (9,318,115					
Retained earnings: Legal reserve Special reserve Undistributed earnings Other equity interest Non-controlling interests	89,759,087 18,744,682 15,154,294 853,963 81,458	21,738,657 30,425,964 (7,755,219) 76,017	21,738,657 16,536,768 (9,318,115 74,571					
Relained earnings: Legal reserve Special reserve Undishibuted earnings Other equity interest	89,759,087 18,744,682 15,154,294 853.963	21,738,657 30,425,964 (7,755,219)	21,738,657 16,536,768 (9,318,115					

CTBC BANK CO., LTD, AND SUBSIDIARIES

CTBC BANK CO., LTD, AND SUBS CONSOLIDATED STATEMENTS OF	COMPRE	HENSIVE				
For the three and six months ender (Expressed in Thousands of New Taiwan Doll			Per Share)			
, ,	For the three mont		For the six months ended June 30			
	2019	2018	2019	2018		
nterest income	21.572.647	19.102.572	42.651.732	37.209.049		
ess: Interest expenses	(7,543,638)	(6,133,039)	(14,848,794)	(11,645,358)		
Net interest income	14,029,009	12,969,533	27,802,938	25,563,691		
et non-interest income Service fee and commission income Gains on financial assets or liabilities measured at fair value through	8,014,835	7,161,382	17,127,332	16,155,457		
profit or loss Realized gain(loss) on financial assets measured at other	3,086,826	3,165,398	6,081,078	6,708,959		
comprehensive income	812,338	35,447	1,440,102	(77,056)		
Gains on derecognition of financial assets measured at amortized cost Foreign exchange gains (losses) gains	318 (556,769)	96 58.988	22,862 (305,869)	`29,866´ 146,926		
(Provision for) reversal of impairment loss on assets	(18,376)	6,940	9,219	13,273		
Proportionate share of gains from associates or joint ventures under equity method	296,866	298.642	609.020	641.779		
Other net non-interest income	277,907	496,754	614 322	885,497		
(Losses) gains on investment property ublic-welfare lottery payment	(1,169) (503,277)	3,307 (424,426)	(2,412) (1,767,722)	3,665 (1,580,710)		
Net revenue	25,438,508	23,772,061	51.630.870	48.491.347		
rovision for bad debt expenses, commitment and guarantee liability provision	(1,231,054)	(1,679,498)	(2,385,844)	(2,069,561)		
perating expenses:	(0.000.040)	(7.000.040)	(40,000,007)	(45.004.040)		
Employee benefits expenses Depreciation and amortization expenses	(8,329,610) (1,601,378)	(7,633,619) (832,317)	(16,320,667) (3,175,096)	(15,294,610)		
Other general and administrative expenses	(5,175,205))	(5,291,101)	(10,293,286)	(1,686,076) (10,502,595)		
Total operating expenses	(15,106,193)	(13,757,037)	(29,789,049)	(27,483,281)		
et income before tax from continuing operations ess: Income tax expenses	9,101,261 2,111,148	8,335,526 1,492,899	19,455,977 4,178,898	18,938,505 2,951,315		
et income	6,990,113	6.842.627	15.277.079	15.987.190		
ther comprehensive income: ems that will not be reclassified subsequently to profit or loss Remeasurement losses related to defined benefit plans Changes in designated as financial iliabilities measured at fair value through	(3,360)	-	(6,985)	(2,228)		
profit or loss attributable to credit risk Unrealized gains from investments in equity instruments measured at fair	1,430,885	363,474	2,180,513	252,236		
value through other comprehensive income Proportionate share of other comprehensive (losses) income from	463,979	2,048	1,193,351	78,593		
associates or joint ventures under the equity method- items that will not be reclassified to profit or loss Less: Income tax related to items that will not be reclassified to profit or loss	(179) (1,717)	4,488 226	6,872 (5,342)	3,908 (22,269)		
Subtotal	1,893,042	369,784	3,379,093	354,778		
ems that are or may be reclassified subsequently to profit or loss Exchange differences of overseas subsidiaries' financial reports translation Unrealized gains (losses) from investments in debt instruments measured	2,272,708	1,607,265	3,237,083	1,430,970		
at fair value through other comprehensive income Proportionate share of other comprehensive income (losses) from	723,493	(99,551)	2,101,360	(442,586)		
associates or joint ventures under the equity method- items that are or may be reclassified to profit or loss Less: Income tax related to items that are or may be reclassified to profit or loss	126,902 514,378	(181,582) 49,108	562,120 787,841	(206,011) (173,672)		
Subtotal	2,608,725	1,277,024	5,112,722	956,045		
ther comprehensive income (losses) (net amount after tax)	4,501,767	1,646,808	8,491,815	1,310,823		
otal comprehensive income	11,491,880	8,489,435	23,768,894	17,298,013		
et Income attributable to: Parent company Non-controlling interest	6,989,213 900	6,842,466 161	15,275,332 1,747	15,985,914 1,276		
•	6,990,113	6,842,627	15,277,079	15,987,190		
omprehensive income attributable to: Parent company	11,489,318	8,488,905	23,763,453	17,299,994		
Non-controlling interest	2,562 11.491.880	530 8.489.435	5,441 23.768.894	(1,981) 17,298,013		
arnings per share (unit: NT dollars)	0.50	0,409,435	1.09	17,290,013		