

HEAD OFFICE BRANCH SUB-BRANCH

BANDUNG SURABAYA BANDUNG CIKARANG KELAPA GADING MANGGA DUA PLUIT PURI KENCANA SURABAYA TANGERANG

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Komplek Ruko Textille Blok E4 No. 2, Jl. Mangga Dua Raya, Jakarta 14430 - Indonesia, Telp. (021) 612-5058, Fax (021) 612-5056

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Ruko Bukit Darmo Golf B2 No. 20 – 21, Bukit Darmo Boulevard, 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

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - QUARTERLY
PT. BANK CTBC INDONESIA
For the Periods Ended June 30, 2020 and 2019
(In millions of r STATEMENTS OF COMMITMENTS AND CONTINGENCIES - QUARTERLY
PT. BANK CTBC INDONESIA
As Of June 30, 2020 And December 31, 2019 STATEMENTS OF FINANCIAL POSITION - QUARTERLY
PT. BANK CTBC INDONESIA
As Of June 30, 2020 And December 31, 2019 Jun 30, 2020 Dec 31, 2019 Jun 30, 2020 Dec 31, 2019 Jun 30, 2020 Dec 31, 2019 No. LIABILITIES & EQUITIES LIABILITIES Demand deposits ASSETS COMMITMENT CLAIMS/RECEIVABLES Jun 30, 2020 Jun 30, 2019 No. ITEMS
OPERATING REVENUES AND EXPENSES Unused Borrowings
a Rupiah
b Foreign currencies
Outstanding purchase of spot and derivative
Others Cash 54.597 68.890 1,426,295 884,512 Savings deposits Placement at Bank Indonesia 883 81 208.23 A. Interest Revenue and Expense ime deposits
nvestment fund for revenue sharing
Deposits from Bank Indonesia
Deposits from others banks 7,443,014 9,121,855 532,886 Placement at other banks 652,301 350,910 558,747 a. Rupiah
 b. Foreign Currencies 462,306 96,441 437,476 95,410 Spot and derivative receivables 47.914 125.696 COMMITMENT PAYABLES 9,372,035 12,029,379 697,266 35,768 1,555,306 148,758 a BUMN
i. Committed
- Ruplah
- Foreign currencies
ii. Uncommitted
- Rupiah
- Rupiah 4,011,036 Securities held 3,490,225 Interest expense 270,360 248,815 Derivatives payables Securities sold under repurchase agreement (repo) 354,849 321,680 a. Rupiah b. Foreign Currencies Acceptance payables Securities issued Borrowings Security deposits 323,207 316,126 b. Measured at fair value through other comprehensive income 2.956.954 2.104.172 Net Interest Income (Expense) 288.387 284,07 c. Measured at amortized cost 699,233 1,064,373 541,768 47,126 527,646 42,287 erating Revenues and Expenses other than Interest 250,000 250,000 Securities sold under repurchase agreement (repo) Operating Revenues other than Interest 734,614 656,610 terbranch liabilities accounts Operating in Indonesia Operating outside Indonesia eferred tax liabilities Securities purchased under resell agreement (reverse repo) Foreign currencies 121,918 2,429 63,130 2,218 4,862,65 4,605,821 323,207 iii. Loans
iii. Spot and derivatives
iv. Other financial assets
). Decline in mark to market Financial Liabilities
. Gain on sales of Financial Assets
i. Securities
ii. Loans
iii. Other financial assets
. Spot transaction and derivative gains (realized)
. Dividen Acceptance receivables 316,126 220,026 4,642,626 119,489 60,912 11,052,368 11,513,052 Investment funds for profit sharing TOTAL LIABILITIES EQUITY 176,488 200,880 Jndisbursed or a Committed i. Rupiah ii. Foreign currencies ursed Credit Line to other banks a. Measured at fair value through profit/loss 14,639,254 13,801,209 11,654 11,654 b. Measured at fair value through other comprehensive income 11,052.36 -audi in capital a. Authorized capital o. Unpaid in capital -/-c. Repurchase capital (treasury stock) -/-Additional paid in capital c. Measured at amortized cost 11,513,052 Sharia financing Dividen Dividen Dividen Dividen Dividen Dividen Dividen Dividen Gain from investments in equity method Commissions / provisions / fee and administration Recovery of impairment loss reserves Other revenues 548,896 550,746 Equity investment II. Foreign currencies
Outstanding irrevocable trade L/C's
a Foreign L/C
b Domestic L/C
Outstanding Selling of spot and derivative 142,395 84,542 57,853 4,366,988 198,254 160,644 37,610 6,725,304 Allowance for impairment losses on financial assets -/-235,220 322,284 i. Agio
Disagio -/Capital contribution
Funds for paid-up capital
Others 19,405 18,470 a. Securities held 151 Operating expenses other than Interest
a. Decline in mark to market financial asse
i. Securities
ii. Legar 230,028 319,149 b. Loans 871,029 84,676 405 853,970 7,474 III. CONTINGENCIES CLAIMS c. Others 4.996 2,984 156,896 141,989 59,280 36,491 Other comprehensive income

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

b. Gains (losses) from changes in the value of financial assets
measured a flar value through other comprehensif income

c. Effective portion of cash flow hedges 168,266 Intangible assets 161,504 Securities
 Loans
 Li Loans
 Li Loans
 Li Loans
 Li Loans
 Loans
 Li Charles
 Loans
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 Loans
 Loans
 Loans
 Loans
 Loans
 Loans
 Loans
 Loans Accumulated amortization of intangible assets 104,459 142,550 14,346 14,346 104,119 37,870 37,870 84,27 7,474 Interest income in settlement process
a Interest income on loan
b Other interest income Fixed assets 134.427 131.517 50.480 32.724 Accumulated depreciation of fixed assets -/-115,126 111,604 Linecuive portion of cash flow hedges 1.

Reviewed assets 2.

Remeasurement on defined benefit plans 1. Income tax related to other comprehensive income of associates Remeasurement on defined benefit plans 1. Income tax related to other comprehensive income 1. Others 9,767 9,767 Non productive assets IV. CONTINGENCIES PAYABLES 76,473 ii. Other financial assets
Realized loss on spot and derivatives
Impairment loss on financial assets
i. Securities a. Abandoned property 16,294 (7,494) 456,425 73,361 196 70,747 580,349 74,999 Guarantees issued a Rupiah b Foreign currencies 76,473 30,034 46,439 71,866 20,739 51,127 (9,223 b. Foreclosed assets 4,63 3,116 i. Securilies
ii. Loans
iii. Sharia Financing
iv. Others Financial Asset
f. Actual Loss on operational risk
g. Losses from investments in equity method
h. Commissions/provisions/fee dan administration
i. Impairment loss of other assets (non financial)
j. Personel expenses
k. Promotion expenses
l. Others expenses
l. Others expenses 74,189 d. Interbranch asset accounts CAPITAL ADEQUACY OF COMMERCIAL BANKS CALCULATION REPORT - QUARTERLY 2.418 807 104 i. Operating in Indonesia 30,000 30,000 30,000 30,000 a. General reserves b. Specific reserves ii. Operating outside Indonesia 3,230 4,236 Allowance for loss impairment on other assets -/-2,738,848 2,672,902 2,672,902 2,594,085 PT. BANK CTBC INDONESIA As Of June 30, 2020 and 2019 137,873 5,045 70,104 106,410 5,387 65,244 Leasing 65,946 2,978,128 78,817 2,889,393 Deferred tax asset 24.737 44 444 TOTAL EQUITY ATTRIBUTABLE TO OWNER CAPITAL COMPONENT Jun 30, 2020 Jun 30, 2019 Operating Revenues and Expenses other than Interest - Net OPERATING INCOME (EXPENSE) Other assets 182,444 138,958 (136,415) 151,972 (197,360) 86,711 Non-controlling interest TOTAL EQUITY 2 978 128 2 889 393 Core Capital (Tier 1) 2.835.806 2,739,983 TOTAL ASSETS 17,617,382 16,690,603 Common Equity Tier 1 (CET 1)
 1.1 Paid in Capital (after deducting Treasury Stock N OPERATING REVENUES AND EXPENSES 39 (3,666) (202) (3,829) 82,882 (22,696) (4,902) (17,794) 60,186 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, 2020 and 2019 1.2 Disclosed Reserves 2,764,313 2,666,277 Other non operating revenue (expense)
NON OPERATING INCOME (EXPENSE)
CURRENT PROFIT (LOSS) BEFORE TAX - NET (413) (60,946) 91,026 (25,080) 2,666,27 1.2.1 Additional factor 2,764,31 1.2.1.1.1 Positive difference due to financial come tax Current income tax provision Jun 30, 2020 Jun 30, 2019 statement translations

1.2.1.1.2 Potential gain from changes in the value of financial assets measured at fair value through other comprehensive income b. Deferred tax income/expense CURRENT PROFIT (LOSS) AFTER TAX - NET ITEMS Sub Standard Doubtfull Total Special Sub Mention Standard Doubtfull Loss Current Total OTHERS COMPREHENSIVE INCOME RELATED PARTIES 43,547 6,383 Accounts will not be reclassified to profit or loss
a. Gains from fixed asset revaluation
b. Remeasurement on defined benefit plans 34 433 Placement at other ba Rupiah Foreign currencies 1.2.1.1.3 Fixed assets revaluation surplus 1.2.1.2 Other disclosed reserves
1.2.1.2.1 Agio 2.553 (1.526) 2,720,766 2,659,894 Note that the control of defined opening plans
 C. 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 9,64 9,64 D. Foreign currencies
 Spot and derivative receivables
 a. Rupiah
 b. Foreign currencies
 Securities held
 Derivities (562 381 30,000 30,000 1.2.1.2.2 General reserves 1.2.1.2.3 Previous years profit/los 1.2.1.2.4 Current year profit/loss 2,580,992 48,902 Adjustments due to translation of financial statements in foreign currencies in foreign currencies (Cains (losses) from changes in the value of financial assets measured at fair value through other comprehensive income Effective portion of cash flow hedges (Others) income tax related items that will be reclassified to profit or loss. Securities held a. Rupiah b. Foreign currencies Securities sold under repurchase agreement (repo) a. Rupiah b. Foreign currencies Securities purchased under resell 40,962 1.2.1.2.5 Fund for paid-in capital 27,730 18,077 1.2.1.2.6 Others 1.2.2 Deduction factor (6,932 (4,519) 1.2.2.1 Other comprehensive income Negative difference due to financial statement translations
 1.2.2.1.2 Potensial loss from changes in the value OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - AFTER TAX agreement (reverse repo)
a. Rupiah
b. Foreign currencies
Acceptance receivables 22,789 12,413 TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) 88,735 72,599 Current Year Profit or loss - net attributable to Owner
Non-controlling interest
CURRENT YEAR PROFIT-TOTAL Loans a. Small Medium Enterprise (SME) Debtors 9,914 9,914 8,731 8,731 65,946 60,186 through other comprehensive income 65.946 60.186 Rupiah
 ii. Foreign currencies
 Non SME Debtors 1.2.2.2 Other disclosed reserves Total Current Year Comprehensive Profit (Loss) attributable to: 1.2.2.2.1 Disagio 88,73 72,59 9,914 9,914 9,914 9,914 8,731 8,731 8,731 8,731 Owner Non-controlling interest Non SME Debtors
 Rupiah
 Foreign currencies
 Restructured Loans
 Rupiah
 Foreign currencies
 Properties Loans 1.2.2.2.2 Previous years profit/loss 88,735 72,599 1.2.2.2.3 Current year profit/loss TRANSFER PROFIT (LOSS) TO HEAD OFFICE Negative differences between regulatory provision and impairment of productive asset EARNINGS PER SHARE 9,615 9,615 8,423 8,423 STATEMENTS OF FINANCIAL RATIOS CALCULATION -Equity investment
Temporary equity investmen
Others receivables
Commitments and Continge Negative differences on adjustment of fair value on financial instrument **QUARTERLY** in the trading book ments and Contingencies 1.2.2.2.6 Required regulatory provision on no . Rupiah productive asset
1.2.2.2.7 Others RATIOS Jun 30, 2020 Jun 30, 2019 . Foreign currencies formance Ratio

Capital Adequacy Ratio (CAR)
Non performing productive assets and non performing non performing productive assets and non productive assets Non performing productive sests and non productive assets Non performing productive sests and productive assets Allowance for impairment of financial assets to productive assets Allowance for impairment of financial assets to productive a Gross NPI.

Return on Asset (ROA)
Return on Asset (ROA)
Return on Asset (ROA)
Return on Equity (ROE)
Not Interest Margin (NIM)
Operating Expenses to Operating Income (BOPO)
Loan to Deposit Ratio (LOR)
Not Deposit Ratio (LOR)
Not State Productive Ratio (NSFR)
Solvential Capital Company (NSFR)
Lagrange Productive Ratio (LOR)
Lagrange Productive Ratio (LOR)
Lagrange Productive Ratio (LOR)
Leverage and Individual
b. Leverage - Consolidation

publiance Performance Ratio NON RELATED PARTIES 1.3 Non controlling interest 1.4 Deduction factor of Common Equity Tier 1 *)
1.4.1 Deferred tax (78,507) (24,737) (76,294) 0.989 1.529 1.409 2.349 1.699 1.049 4.759 3.449 88.259 86.239 0.80% 1.91% 1.80% 2.70% 1.32% 1.11% 4.44% 4.02% 92.71% 104.18% 801,387 576,150 123,794 518,866 47,914 47,883 a. Rupiah Rupiah
 Foreign currencies
 Spot and derivative Receivables
 Rupiah
 Foreign currencies
 Securities held
 Puniah 225,237 156,843 156,825 18 2,781,137 2,780,396 741 225,237 156,843 156,825 1.4.2 Goodwill (53,770 (53,621) 2,781,137 2,780,396 741 4,011,036 4,011,036 4,011,036 4,011,036 Securities ...
a. Rupiah
b. Foreign currencies
Securities sold under repurchase agreement (repo) 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 Instrument and 129.22% 0.00% 118.26% 0.00% a. Rupiah
 b. Foreign currencies
 Securities purchased unde agreement (reverse repo)
 a. Rupiah
 b. Foreign currencies
 Acceptance Receivables 297.96% 164.77% 0.00% or Tier 2 for another bank 12.66% by the transition of the law, grants, or grants will

2 Additional Tier 1 (AT 1) *)

Suplementary Capital (Tier 2) 323,207 1,042,454 2,200,650 324,232 1,876,418 268,704 9,774,558 1,490,324 474,908 302,996 302,990 10,653,114 2,182,696 306,278 1,876,418 8,470,418 5,931,615 2,538,803 310,699 103,907 10,071 10,071 185,244 4,143 4,143 mpliance

a. Percentage violation of Legal Lending Limit
Related parties
ii. Related parties
b. Percentage of lending in excess of the Legal Lending Limit
i. Related parties
ii. Non-related parties
Reserve requirement
a. Primary reserve requirement rupiah
b. Reserve requirement foreign currencies
Overall Net Open Position 146,701 7,887 1,988 1,988 130,845 5,895 5,895 Loans a. Small Medium Enterprise (SME) Debtors 106,606 102,234 0.00% 0.00% 0.00% i. Rupiah
 ii. Foreign Currencies
 Non SME Debtors 1 Capital instrument which can be calculated as Tier 2 2 Agio / disagio 124,950 120,370 4,580 78,571 146,701 4,243 142,458 93,836 16,988 76,848 17,220 5,899 5,899 8,841,804 6,079,115 2,762,685 406,496 10,089 4,425 5,664 5,664 0.00% 0.00% 0.00% Rupiah
 Foreign currencies
 Restructured Loans asset (max. 1.25% of RWA for Credit Risk) 106,606 102,234 6.52% 8.04% 8.92% 2,743,711 143,228 106,044 37,184 247,972 4 Tier 2 deduction factor 61.798 3,994 3,994 c. Restructured Loans
i. Rupiah
ii. Foreign currencies
d. Properties Loans
Equity investment
Temporary equity investment
Others receivables
Commitments and Contingence 74,263 236,436 236,212 61,798 2.942.412 23,70 234,08 5,664 TOTAL CAPITAL 2.842.217 STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS - QUARTERLY PT. BANK CTBC INDONESIA As Of June 30, 2020 3,867 Jun 30, 2020 Jun 30, 2019 Jun 30, 2020 Jun 30, 2019 RISK WEIGHTED CAR Commitments and Contingencies

Rupiah

Foreign currencies

preclosed assets ASSET (RWA) 9,437,125 4,505,948 4,931,177 11,384 81 11,303 19,903,417 10,491,904 9,411,513 19,923,41 Derivative Receivable & Payab RWA FOR CREDIT RISK Notional TRANSACTIONS 8,702,786 CET1 Ratio % 9,019,440 26.60% 25.57% Amount Trading Hedging Receivable Payable Related to Foreign OTHER INFORMATION MARKET RISK 736,251 26.60% 25.57% 487,391 Tier 1 Ratio % 3,776 1,222,394 1,210,631 Tier 2 Ratio % 0.95% r parties irment of financial assets on productive assets Total Impairment of financial assets on productive
 Total required allowances for possible losses of 237.872 259.099 TOTAL RWA 10,661,431 10,717,462 Total Ratio % 27.60% 26.52% total required allowarioes for possible losses of productive assets Percentage of SMel Scale Business to total loans Percentage of Small Scale Business to total loans Percentage of Small Scale Business debtors to total debtors to total debtors Others 152,27 251,48 19.97% 0.00% 1.19% 15.44% 0.00% 0.85% 6. Others

B. Related to Interest Rate

1. Forward

2. Option
a. Sold
b. Bought

3. Future
4. Swap
5. Others

C. Others RATIO (CAR) ACCORDING 9% CET 1 BUFFER (%) 18.60% 17.52% TO RISK PROFILE % BUFFER REQUIRED (%) CAR RISK PROFILE ALLOCATION 0.31% 0.18% 8.05% Capital Conservation Buffer (%) Others a. Channeling of Ioan o. Mudharabah Muqayyadah financing CET1 (%) 8.00% AT1 (%) 0.00% 0.00% Countercyclical Buffer (%) 0.50% 0.50% Written off productive assets

Recovery of written off productive assets

Claimed off productive assets 1,225,048 110,456 38,310 1,022,680 96,287 36,041 Capital Surcharge for systematical bank (%) C. C 1,396,549 1,396,549 4,338,740 4,338,740 3,219 35,768 10,825 47,914 0.00% 0.00% Tier 2 (%) 1.00% 0.95% COMMISSIONERS SHAREHOLDERS : Liang, Teck-Chiang (Paul Liang) Controlling Shareholder: Ultimate Shareholder : CTBC Financial Holding Co., Ltd. : Chen, Yuen-Ginn (James Chen) Through : CTBC Bank Co. Ltd., Taiwan 99% Imbang Jaya Mangkuto Non Ultimate Shareholder through capital market (≥5%) Non Ultimate Shareholder through non capital market (≥5%)

1	ALLOWANCES FOR IMPAIRMENT												
									(in millions	of rupiah)			
				Jun 30	, 2020		Jun 30, 2019						
	No.	ITEMS	Impairment Lo	oss Allowance	Required F	Regulatory	Impairment Lo	ss Allowance	Required Regulatory				
			Stage 2 and 3	Stage 1	General	Specific	Stage 2 and 3	Stage 1	General	Specific			
	1.	Placement at other banks	-	542	6,523	-	-	792	8,358	-			
	2.	Spot and derivative receivables	-	-	466	-	-	-	1,568	-			
	3.	Securities	-	196	43	-	-	3	7	-			
	4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-			
	5.	Securities purchased under resell agreement (reverse repo)		-	-	-	-	1	-	-			
	6.	Acceptance receivables	1,890	2,565	2,869	1,010	-	1,455	2,492	-			
	7.	Loan	120,578	109,449	95,249	44,087	180,559	74,630	86,546	148,254			
	8.	Equity investment		-	-	-	-	1	-	-			
	9.	Temporary equity investment	-	-	-	-	-	-	-	-			
	10.	Others receivables	-	-	-	-	-	-1	-	-			
	11.	Commitments and Contingencies	382	2,270	1,458	565	185	1,476	3,262	1,000			
ı	Make .												

CTDC DANK CO. LTD. AND SUDSIDIADIES

The above financial information are prepared based on the financial statements and six month period ended June 30, 2020 and 2019 have been prepared based on financial statement of PT Bank CTBC Indonesia for the year ended December 31, 2019 which were audited by Public Accounting Firm Siddharta Widigia & Rekan, a member firm of KPMG International (Partner-in-charge: Kusumaningsih Angkawijaya CPA) with an unmodified opinion in their report dated March 30, 2020 which 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.
The above financial information is published to fulfil the Financial Services Authority Regulation No. 34, PDS, W3 2016 cancerning "Regulation Republished to fulfil the Financial Services Authority Regulation (POJK) No. 32/POJK 03/2016 dated August 8, 2016 on amendments to Financial Services Suthority Regulation (POJK) No. 32/POJK 03/2016 dated August 8, 2016 on amendments to Financial Services Authority Regulation (POJK) No. 32/POJK 03/2016 dated August 8, 2016 on amendments to Financial Services Authority Regulation (POJK) No. 32/POJK 03/2016 dated August 8, 2016 on amendments to Financial Services Authority Regulation (POJK) No. 32/POJK 03/2016 dated August 8, 2016 on amendments to Financial Services Authority Circular Letter No. 43 / SE OJK 03/2016 dated September 28, 2016 on "Transparency and Publication of Conventional Commercial Bank Reports".

The Bank has implemented early adoption of PSAK 71 PSAK 72 "Revenue from Contracts with Customers" on January 2018 and PSAK 73 on January 1, 2019.

The exchange rate at June 30, 2020: 1 USD = Rp 14,127.50 and December 31, 2019: 1 USD = Rp 13,882.50.

DIRECTORS esident Director Iwan Satawidinata Deputy President Director : Lai, Pei-Shuo (Allen Lai) Director of Compliance Tantina Repi Director : Liliana

: Hu, Shin Ke (Eddie Hu)

Jakarta, August 13, 2020 Directors of PT Bank CTBC Indonesia

Iwan Satawidinata President Director

Lai, Pei-Shuo (Allen Lai) Deputy President Director

CTBC BANK CO., LTD, AND SUBSIDIARIES												CTBC BANK CO., LTD, AND SUBSIDIARIES				CTBC BANK CO., LTD, AND SUBSIDIARIES CONSOLIDATED					
CONS		SES IN ST		DERS' EC	VIIIC				CONSOLIDATED BALANC	CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME											
30113		30, 2020 and							June 30, 2020, December 31, 2019, ar	For the three and six months ended June 30, 2020 and 2019											
(Expressed In Thousands of New Taiwan Dollars)												(Expressed In Thousands of New T	(Expressed in Thousands of New Taiwan Dollars, Except for Earnings Per Share)								
Stockholders' Equity - Parent company														Dec 31, 2019	Jun 30, 2019		For the three month		For the six months	ended June 30	
	Capital stock Retained Other equity interest						ASSETS					2020	2019	2020	2019						
		1		earnings	+		I	Change in				Cash and cash equivalents	58.612.173	71,132,119	87.775.090	Interest income	18,935,769	21,572,647	39,936,096	42,651,732	
								Change in designated as financial				Due from Central Bank and call loans to banks	254,033,172	250,751,058	296,352,207	Less: Interest expenses	(4,874,747)	(7,543,638)	(11,427,029)	(14,848,794)	
						Exchange	Unrealized losses	liabilities				Financial assets measured at fair value through profit or loss	237,069,418	168,688,304 320,550,304	164,204,933	Net interest income Net non-interest income	14,061,022	14,029,009	28,509,067	27.802.938	
						differences of overseas	on financial assets measured at fair	measured at fair value through				Financial assets measured at fair value through other comprehensive income Investment in debt instruments at amortized cost	298,066,405 755,297,904	320,550,304 694,995,472	314,282,399 658,114,416	Service fee and commission income	7,184,214	8,014,835	16,922,287	17,127,332	
			1			subsidiaries'	value through other	profit or loss	Stockholders'	Non-		Financial assets—hedging	171,721	330,764	189,815	Gains on financial assets or liabilities measured at fair value through profit or loss	1.177.149	3.086.826	2.187.627	6.081.078	
	Common stock	Stock dividend to be distributed Capital surplus	Legal s reserve	Special reserve	Undistributed earnings	financial reports translation	comprehensive income	attributable to credit risk	equity - parent company	controlling interest	Total equity	Securities purchased under resell agreements	2,441,332	852,440	1,313,271	Realized gains on financial assets measured at other comprehensive income Gains on derecognition of financial assets measured at amortized cost	646,988	3,086,826 812,338	2,187,627 2,090,278	6,081,078 1,440,102	
Balance at January 1, 2019	140.685.719	- 29.788.688	80.855.064	21.738.657	30.425.964	(6.622.245)	(822.370)	(310.604)	295.738.873	76.017	295.814.890	Receivables—net Current income tax assets	140,470,233 869,896	158,589,562 742,438	170,323,727 1,032,501	Foreign exchange gains (losses)	546,645 (11,242)	(556,769) (18,376)	801,324 771	22,862 (305,869) 9,219	
Net income	-			-	15,275,332	-	-	-	15,275,332	1,747	15,277,079	Loans—net	2,451,734,170	2.417.691.180	2.377.974.739	(Provision for) reversal of impairment loss on assets Proportionate share of gains from associates or joint ventures under	(11,242)	(18,376)	771	9,219	
Other comprehensive (losses) income	-			-	(5,873)	2,718,558	3,594,923	2,180,513	8,488,121	3,694 5,441	8,491,815 2,768,894	Investment under equity method—net	19,657,255	20,967,614	21,113,604	equity method	915,362	296,866 277,907	552,496	609,020 614,322	
Total comprehensive income Appropriation and distribution of retained earnings:	<u> </u>		-	-	15,269,459	2,718,558	3,594,923	2,100,013	23,763,453	5,441	2,700,094	Other financial assets—net	1,076,869 43.677.599	1,202,761 44,333,954	1,656,113 48.034.674	Other net non-interest income Losses on investment property	311,378 (6,002) (530,621)	(1,169) (503,277)	692,452 (11,539)	(2,412) (1,767,722)	
Legal reserve appropriated	-	- .	- 8,904,023		(8,904,023)		-	-	-	-		Premises and equipment—net Right-of-use assets-net	16.000.192	15.969.575	17.001.198	Public-welfare lottery payment			(1,788,224)		
Special reserve appropriated Cash dividends of common share	:	: :	: :	148,400	(148,400)	:			(21.102.858)	-	(21,102,858	Investment property—net	5,019,142	5,032,906	1,724,951	Net revenue Provision for bad debt expenses, commitment and guarantee	24,294,989	25,438,508	49,956,732	51,630,870	
Stock dividends of common share	-	3,413,035		(3,142,375)	(3,413,035) 3,142,375		-	-	-	-		Intangible assets—net Deferred income tax assets	15,816,986 7,251,455	15,765,904 6,529,966	15,996,980 5,797,683	liability provision	(3,553,383)	(1,231,054)	(5,533,982)	(2,385,844)	
Reversal of special reserve Share-based payment transactions	:	- 1,603	3	(3,142,373)	3,142,375				1,603		1,603	Other assets—net	26,441,297	33.044.449	34,993,644	Operating expenses: Employee benefits expenses	(8,219,608)	(8,329,610)	(14.835.170)	(16 320 667)	
Disposal of investments in equity instruments designated at fair value through other comprehensive income					(115.188)		115.188		·			TOTAL ASSETS	., , , .	4,227,170,770	4,217,881,945	Depreciation and amortization expenses	(1,682,037)	(1,601,378)	(3,372,420)	(16,320,667) (3,175,096)	
Balance at June 30, 2019	140.685.719	3.413.035 29.790.291	1 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	LIABILITIES AND EQUITY	,	' ' '	, , ,	Other general and administrative expenses Total operating expenses	(4,955,844)	(5,175,205)	(10,180,013)	(10,293,286)	
Balance at January 1, 2020	144.098.754	20,703,064	1 89.759.087	19 7// 692	30.853.701	(7,315,078)	2,227,570	1.086.384	309.248.164	81.151	309.329.315	Liabilities:				Net income before tax from continuing operations	5.884.117	9,101,261 2,111,148	16.035.147	19,455,977	
Net income	144,000,704	- 20,700,004		10,744,002	13.471.050	-	-	-	13.471.050	1.913	13,472,960	Deposits from Central Bank and other banks	58,001,422		57,672,257	Less: Income tax expenses	801,153		2,562,184	4,178,898	
Other comprehensive income (losses)	-			-	4,098	(2,156,251)	(1,141,985)	(527,569)	(3,821,707)	(5,074)		Due to Central Bank and other banks	8,906,578	12,841,645	9,967,121	Net income Other comprehensive income:	5,082,964	6,990,113	13,472,963	15,277,079	
Total comprehensive income (losses) Appropriation and distribution of retained earnings:	-			-	13,475,148	(2,156,251)	(1,141,985)	(527,569)	9,649,343	(3,161)	9,646,182	Financial liabilities measured at fair value through profit or loss Financial liabilities—hedging	123,839,501 28,272	113,902,464 37.437	106,433,910 47.038	Items that will not be reclassified subsequently to profit or loss		(0.000)			
Legal reserve appropriated		. .	- 9,256,104		(9,256,104)		-			-		Securities sold under repurchase agreements	106,326,535	92,542,347	105,431,423	Remeasurement gains (losses) related to defined benefit plans Changes in designated as financial liabilities measured at fair value through	5,305	(3,360)	5,305	(6,985)	
Cash dividends of common share Stock dividends of common share		3,863,432	: :	:	(21,614,813) (3,863,432)	:			(21,614,813)	-	(21,614,813	Payables	80,557,709	79,401,366	79,877,415	profit or loss attributable to credit risk Unrealized gains (losses) from investments in equity instruments measured	(2,990,751)	1,430,885	(387,865)	2,180,513	
Reversal of special reserve		0,000,402		(3,880,700)	3,880,700		1			-		Current income tax liabilities Deposits and remittances	2,097,832 3,489,453,737	3,038,409 3,381,818,453	3,064,160 3.348.108.763	at fair value through other comprehensive income	1,676,004	463,979	(332,551)	1,193,351	
Changes in equity of associates and joint ventures accounted under equity method		- 66.141	1 .	_	_				66.141	_	66.14	Financial debentures	58,000,000	58,999,992	58,999,974	Proportionate share of other comprehensive (losses) income from associates or joint ventures under the equity method- items that					
Changes in ownership interests in subsidiaries	-	-	-	-	(2,410)	-	-	-	(2,410)	2,410		Other financial liabilities	66,294,191	86,473,304	113,337,350	will not be reclassified to profit or loss	(917,140) (653,878)	(179) (1,717)	(932,948) 83,976	6,872 (5,342)	
Disposal of investments in equity instruments designated at fair value through other comprehensive income		. .		-	(236,260)		236,260			-		Provisions Lease liabilities	5,128,020 13,717,588	5,238,059 13,763,018	5,577,942 14.544.960	Less: Income tax related to items that will not be reclassified to profit or loss Subtotal	(1,572,704)	1.893.042	(1.732.035)	3.379.093	
Balance at June 30, 2020	144,098,754	3,863,432 29,859,205	99,015,191	14,863,982	13,236,530	(9,471,329)	1,321,845	558,815	297,346,425	80,400	297,426,82	Deferred tax liabilities	4,387,338	2,774,469	2,139,158	Items that are or may be reclassified subsequently to profit or loss	7. 7. 7	,,.	(, . , , ,	.,,	
							i e					Other liabilities	19,541,671	13,810,194	14,197,945	Exchange differences of overseas subsidiaries' financial reports translation Unrealized gains (losses) from investments in debt instruments measured	(321,057)	2,272,708	(2,438,835)	3,237,083	
	CTBC BANK CO., LTD, AND SUBSIDIARIES											Total Liabilities Stockholders Equity - Parent Company:	4,036,280,394	3,917,841,455	3,919,399,416	at fair value through other comprehensive income	2,826,456	723,493	(186,577)	2,101,360	
· · ·												Capital stock :				Proportionate share of other comprehensive income from associates or joint ventures under the equity method- items that are or may be					
	Major commitments and contingencies (Expressed in Thousands of New Taiwan Dollars)									Common stock	144,098,754	144,098,754	140,685,719	reclassified to profit or loss Less: Income tax related to items that are or may be reclassified to profit or loss	216,533 509,973	126,902 514,378	93,728 (436,938)	562,120 787,841			
		(Expresse	d In Thous	ands of Ne	w Taiwan Dol	lars)						Provision for capital increase	3,863,432	-	3,413,035	Subtotal	2.211.959	2.608.725	(2.094.746)	5.112.722	
Jun 30, 2020 Dec 31, 2019 Ju							un 30, 2019	Capital surplus: Capital premium	28,607,197	28,607,197	28.607.197	Other comprehensive income (losses) (net amount after tax)	639,255	4,501,767	(3,826,781)	8,491,815					
Contingent liabilities from guarantee and letter of credit l	businessq							90,51	3,877 92	2,575,881	98,970,852	Others	1,252,008	1,185,867	1,183,094	Total comprehensive income	5,722,219	11,491,880	9,646,182	23,768,894	
Promissory note to Central Bank for Bank's clearance								19	8,968	198,968	198,968	Retained earnings:	00.045.404	00.750.007	89.759.087	Net Income attributable to: Parent company	5,082,187	6,989,213	13,471,050	15,275,332 1,747	
Client notes in custody								85,32		3,860,776	92,885,799	Legal reserve Special reserve	99,015,191 14,863,982	89,759,087 18,744,682	18.744.682	Non-controlling interest	777	900	1,913		
Marketable securities and debts in custody								3,184,66			,056,075,722	Undistributed earnings	13,236,530	30,853,701	15,154,294	Comprehensive income attributable to:	5,082,964	6,990,113	13,472,963	15,277,079	
Consigned travelers' checks in custody Designated purpose trust accounts										231,039	254,301	Other equity interest	(7,590,669)	(4,001,124)	853,963	Parent company Non-controlling interest	5,713,292	11,489,318 2,562	9,649,343	23,763,453 5,441	
						Non-controlling interests Total Equity	80,400 297,426,825	81,151 309.329.315	81,458 298.482.529	Non-controlling interest	8,927 5.722.219	2,562 11.491.880	(3,161) 9.646.182	5,441 23.768.894							
							TOTAL LIABILITIES AND EQUITY	4.333.707.219	,,	4.217.881.945	Earnings per share (unit: NT dollars)	0.35	0.49	0.93	1.06						
[[]								4,004,07	U,UUU 4,UUL	.,022,000 4	, 0,2 10, 10	TOTAL LIADILITIES AND EQUIT	4,333,707,219	7,221,110,110	7,411,001,345	Lumings per smale (unit. 141 uonars)	0.35	0.43	0.00	1.00	