CTBC BANK

Website : www.ctbcbank.co.id

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
BRANCH	: BANDUNG	: Jl. Jend. Gatot Subroto No. 17, Bandung 40262 - Indonesia, Telp. (022) 730-5900, Fax (022) 730-8878, (022) 731-6888
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SUB-BRANCH	: BANDUNG	: Jl. Ir. H. Juanda (Dago) No. 56, Bandung - Indonesia, Telp. (022) 421-8708, Fax (022) 426-5101
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	PLUIT	: Ruko CBD Pluit Blok S/11, Jl. Pluit Selatan Raya, Jakarta Utara - Indonesia, Telp. (021) 6667-3100, Fax (021) 6667-3411
	PURI KENCANA	: Rukan Grand Puri Niaga, Puri Kencana Blok K6 No. 1A-1B, Jakarta Barat, Telp. (021) 5835-0565, Fax, (021) 5835-1501
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STATEMENTS OF FINANCIAL POSITION - QUARTERLY

PT. BANK CTBC INDONESIA
As Of September 30, 2016 and December 31, 2015

(in millions of rupiah)

No.	ITEMS	Sept 30, 2016	Dec 31, 2015	No.	ITEMS	Sept 30, 2016	Dec 31, 2015
	ASSETS				**LIABILITIES & EQUITIES**		
					LIABILITIES		
1.	Cash	41,819	55,042	1.	Demand deposits	2,494,516	2,858,272
2.	Placement at Bank Indonesia	708,202	1,829,997	2.	Savings deposits	772,943	737,497
3.	Placement at other banks	533,563	1,036,891	3.	Time deposits	3,902,260	3,800,419
4.	Spot and derivative receivables	59,159	41,827	4.	Investment fund for revenue sharing	-	-
5.	Securities held	1,507,406	539,556	5.	Other current liabilities	-	-
	a. Fair value through profit and loss	401,081	240,757	6.	Deposits from others banks	419,778	795,789
	b. Available for sales	534,892	219,223	7.	Derivatives payables	70,513	119,860
	c. Held to maturity	564,969	69,248	8.	Securities sold under repurchase agreement (repo)	-	-
	d. Loans and receivables	6,464	10,328	9.	Acceptance payables	411,018	497,559
6.	Securities sold under repurchase agreement (repo)	-	-	10.	Securities issued	-	-
7.	Securities purchased under resell agreement (reverse repo)	-	-	11.	Borrowings	120,577	1,204,102
8.	Acceptance receivables	411,018	497,559	12.	Security deposits	58,278	143,484
9.	Loans	7,733,303	8,737,685	13.	Interbranch liabilities accounts		
	a. Fair value through profit and loss	-	-		a. Operating in Indonesia	-	-
	b. Available for sales	-	-		b. Operating outside Indonesia	-	-
	c. Held to maturity	-	-	14.	Deferred tax liabilities	22,896	-
	d. Loans and receivables	7,733,303	8,737,685	15.	Other Liabilities	145,742	136,250
10.	Sharia financing	-	-	16.	Investment funds for profit sharing	-	-
11.	Equity investment	-	-		**TOTAL LIABILITIES**	**8,418,521**	**10,293,232**
12.	Allowance for impairment losses on financial assets -/-	121,937	129,562		**EQUITY**		
	a. Securities held	41	42	17.	Paid in capital	150,000	150,000
	b. Loans	120,685	128,152		a. Authorized capital	200,000	200,000
	c. Others	1,211	1,368		b. Unpaid in capital -/-	50,000	50,000
13.	Intangible assets	120,257	115,970		c. Repurchase capital (treasury stock) -/-	-	-
	Accumulated amortization of intangible assets -/-	50,031	39,224	18.	Additional paid in capital	-	-
14.	Fixed assets	120,276	119,475		a. Agio	-	-
	Accumulated depreciation of fixed assets -/-	92,735	87,922		b. Disagio -/-	-	-
15.	Non productive assets	7,990	22		c. Capital contribution	-	-
	a. Abandoned property	-	-		d. Funds for paid-up capital	-	-
	b. Foreclosed assets	-	-		e. Others	-	-
	c. Suspense accounts	7,990	22	19.	Other comprehensive income	13,672	9,245
	d. Interbranch asset accounts	-	-		a. Adjustments due to translation of financial statements in foreign currencies	-	-
	i. Operating in Indonesia	-	-		b. Gains (losses) from changes in the value of financial assets as available for sale	6,625	(1,272)
	ii. Operating outside Indonesia	-	-		c. Effective portion of cash flow hedges	-	-
16.	Allowance for loss impairment on other assets -/-	-	-		d. Revaluation of fixed assets	-	-
17.	Leasing	-	-		e. Part of other comprehensive income of associates	-	-
18.	Deferred tax assets	27,247	37,151		f. Remeasurement on defined benefit plans	8,523	10,833
19.	Other assets	111,637	72,888		g. Income tax related to other comprehensive income	(1,476)	(316)
					h. Others	-	-
				20.	Quasy reorganization difference	-	-
				21.	Restructuring difference in entity under common control	-	-
				22.	Others equity	-	-
				23.	Reserves	30,000	30,000
					a. General reserves	30,000	30,000
					b. Specific reserves	-	-
				24.	Profit/loss	2,502,981	2,344,878
					a. Previous years	2,344,878	2,229,040
					b. Current year	158,103	115,838
					TOTAL EQUITY ATTRIBUTABLE TO OWNER	2,696,653	2,534,123
				25.	minority interests	-	-
					TOTAL EQUITY	2,696,653	2,534,123
	TOTAL ASSETS	**11,115,174**	**12,827,355**		**TOTAL LIABILITIES AND EQUITY**	**11,115,174**	**12,827,355**

STATEMENTS OF COMMITMENTS AND CONTINGENCIES - QUARTERLY

PT. BANK CTBC INDONESIA
As Of September 30, 2016 and December 31, 2015

(in millions of rupiah)

No.	ITEMS	Sept 30, 2016	Dec 31, 2015
I.	**COMMITMENT CLAIMS/RECEIVABLES**	7,567,212	4,394,578
1.	Unused Borrowings	321,081	355,904
	a. Rupiah	-	-
	b. Foreign currencies	321,081	355,904
2.	Outstanding purchase of spot dan derivative	7,213,802	3,952,524
3.	Others	32,329	86,150
II.	**COMMITMENT PAYABLES**	**11,596,275**	**7,848,259**
1.	Undisbursed Credit Line	4,157,174	3,614,366
	a. BUMN	-	-
	i. Committed	-	-
	- Rupiah	-	-
	- Foreign currencies	-	-
	ii. Uncommitted	-	-
	- Rupiah	-	-
	- Foreign currencies	-	-
	b. Others	4,157,174	3,614,366
	i. Commited	290,160	201,313
	ii. Uncommited	3,867,014	3,413,053
2.	Undisbursed Credit Line to other banks	-	-
	a. Committed	-	-
	i. Rupiah	-	-
	ii. Foreign currencies	-	-
	b. Uncommitted	-	-
	i. Rupiah	-	-
	ii. Foreign currencies	-	-
3.	Outstanding irrevocable trade L/C's	233,063	183,438
	a. Foreign L/C	174,402	100,462
	b. Domestic L/C	58,661	82,976
4.	Outstanding Selling of spot dan derivative	7,206,038	4,050,455
5.	Others	-	-
III.	**CONTINGENCIES CLAIMS**	**34,774**	**41,321**
1.	Guarantees Received	24,797	33,084
	a. Rupiah	-	-
	b. Foreign currencies	24,797	33,084
2.	Interest income in settlement process	9,977	8,237
	a. Interest income on loan	9,977	8,237
	b. Other interest income	-	-
3.	Others	-	-
IV.	**CONTINGENCIES PAYABLES**	**99,594**	**357,811**
1.	Guarantees issued	99,594	357,811
	a. Rupiah	51,774	35,359
	b. Foreign currencies	47,820	322,452
2.	Others	-	-

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - QUARTERLY

PT. BANK CTBC INDONESIA
For the Periods Ended September 30, 2016 and 2015

(in millions of rupiah)

No.	ITEMS	Sept 30, 2016	Sept 30, 2015
	OPERATING REVENUES AND EXPENSES		
	A. Interest Revenue and Expense		
1.	**Interest revenue**	**664,145**	**639,226**
	a. Rupiah	566,460	513,166
	b. Foreign Currencies	97,585	126,060
2.	**Interest expense**	**245,606**	**240,055**
	a. Rupiah	211,088	191,597
	b. Foreign Currencies	34,518	48,458
	Net interest income (Expense)	**418,439**	**399,171**
	B. Operating Revenues and Expenses other than Interest		
1.	**Operating Revenues other than Interest**	**621,877**	**778,093**
	a. Increase in mark to market financial assets	107,545	91,585
	i. Securities	2	-
	ii. Loans	-	-
	iii. Spot and derivatives	107,543	91,585
	iv. Other financial assets	-	-
	b. Decline in mark to market Financial Liabilities	-	-
	c. Gain on sales of Financial Assets	23,386	7,744
	i. Securities	23,386	7,744
	ii. Loans	-	-
	iii. Other financial assets	-	-
	d. Spot transaction and derivative gains (realised)	409,966	551,836
	e. Dividen	-	-
	f. Gain from the inclusion of the equity method	-	-
	g. Commissions / provisions / fee and administration	43,044	56,564
	h. Recovery of impairment loss reserves	11,619	55,627
	i. Other revenues	26,317	14,737
2.	**Operating expenses other than Interest**	**829,217**	**996,235**
	a. Decline in mark to market financial assets	42,023	152,401
	i. Securities	1,158	7,660
	ii. Loans	-	-
	iii. Spot and derivatives	40,865	144,741
	iv. Other financial assets	-	-
	b. Increase in mark to market Financial Liabilities	-	-
	c. Loss on sales of Financial Assets	8,918	30,508
	i. Securities	8,918	30,508
	ii. Loans	-	-
	iii. Other financial assets	-	-
	d. Realized loss on spot and derivatives	458,252	419,767
	e. Impairment loss on financial assets	86,789	175,057
	i. Securities	6	126
	ii. Loans	86,563	174,500
	iii. Sharia Financing	-	-
	iv. Others Financial Asset	220	431
	f. Actual Loss on operational risk	1,376	178
	g. Losses from investments in equity method	-	-
	h. Commission/provision/fee dan administration	6,819	5,385
	i. Impairment loss of other assets (non financial)	-	-
	j. Personel expenses	127,627	119,109
	k. Promotion expenses	4,676	4,966
	l. Others expenses	94,740	88,864
	Operating Revenues and Expenses other than Interest - Net	**(207,340)**	**(218,142)**
	OPERATING INCOME (EXPENSE)	**211,099**	**181,029**
	NON OPERATING REVENUES AND EXPENSES		
1.	Gain (loss) on sales of Fixed Assets	41	-
2.	Gain (loss) on foreign currencies translation	(1,946)	(50,843)
3.	Other non operating revenue (expense)	(720)	(241)
	NON OPERATING INCOME (EXPENSE)	**(2,627)**	**(51,084)**
	CURRENT PROFIT (LOSS) BEFORE TAX - NET	**208,472**	**129,945**
	Income tax	(50,369)	(12,209)
	a. Current income tax provision	(19,045)	(32,074)
	b. Deferred tax income/expense	(31,324)	19,865
	CURRENT PROFIT (LOSS) AFTER TAX - NET	**158,103**	**117,736**
	OTHERS COMPREHENSIVE INCOME		
1	**Accounts will not be reclassified to profit or loss**	-	-
	a. Gain from fixed asset revaluation	-	-
	b. Remeasurement on defined benefit plans	(2,310)	1,353
	c. Part of other comprehensive income of associates	-	-
	d. Others	-	-
	e. Income tax related items that will not be reclassified to profit or loss	418	-
2	**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	7,897	(2,971)
	c. Effective portion of cash flow hedges	-	-
	d. Others	-	-
	e. income tax related items that will be reclassified to profit or loss	(1,578)	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - AFTER TAX	4,427	(1,618)
	TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	**162,530**	**116,118**
	Current Year Profit or loss - net attributable to:		
	Owner	158,103	117,736
	Minority interest	-	-
	CURRENT YEAR PROFIT-TOTAL	158,103	117,736
	Total Current Year Comprehensive Profit (Loss) attributable to:		
	Owner	162,530	116,118
	Minority interest	-	-
	CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL	**162,530**	**116,118**
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-
	DIVIDEND	-	-
	EARNINGS PER SHARE	-	-

CAPITAL ADEQUACY OF COMMERCIAL BANKS CALCULATION REPORT - QUARTERLY

PT. BANK CTBC INDONESIA
As Of September 30, 2016 and 2015

(in millions of rupiah)

	CAPITAL COMPONENT	Sept 30, 2016	Sept 30, 2015
I	**Core Capital (Tier 1)**	**2,501,916**	**2,313,379**
	1 Common Equity Tier 1 (CET 1)	**2,501,916**	-
	1.1 Paid in Capital (after deducting Treasury Stock)	**150,000**	-
	1.2 Disclosed Reserves	**2,426,404**	-
	1.2.1 Additional factor	2,504,444	-
	1.2.1.1 Other comprehensive income	4,731	-
	1.2.1.1.1 Positive difference due to financial statement translations	-	-
	1.2.1.1.2 Potential gain from changes in the value of financial assets as available for sale	4,731	-
	1.2.1.1.3 Fixed assets revaluation surplus	-	-
	1.2.1.2 Other disclosed reserves	2,499,712	-
	1.2.1.2.1 Agio	-	-
	1.2.1.2.2 General reserves	30,000	-
	1.2.1.2.3 Previous years profit/loss	2,334,720	-
	1.2.1.2.4 Current year profit/loss	134,992	-
	1.2.1.2.5 Fund for paid-in capital	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction factor	(77,950)	-
	1.2.2.1 Other comprehensive income	-	-
	1.2.2.1.1 Negative difference due to financial statement translations	-	-
	1.2.2.1.2 Potential loss from changes in the value of financial assets as available for sale	-	-
	1.2.2.2 Other disclosed reserves	(77,950)	-
	1.2.2.2.1 Disagio	-	-
	1.2.2.2.2 Previous years profit/loss	-	-
	1.2.2.2.3 Current year profit/loss	-	-
	1.2.2.2.4 Negative differences between regulatory provision and impairment of productive asset	(77,950)	-
	1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument in the trading book	-	-
	1.2.2.2.6 Required regulatory provision on non productive asset	-	-
	1.2.2.2.7 Others	-	-
	1.3 Non controlling interest	-	-
	1.4 Deduction factor of Common Equity Tier 1	**(74,578)**	-
	1.4.1 Deferred tax	(4,351)	-
	1.4.2 Goodwill	-	-
	1.4.3 All other intangible assets	(70,227)	-
	1.4.4 Equity investment which can be calculated as deduction factor	-	-
	1.4.5 Shortfall on the capital of insurance subsidiary	-	-
	1.4.6 Securitization exposure	-	-
	1.4.7 Other deduction factor of Tier 1	-	-
	1.4.7.1 Placement fund for AT1 Instrument and/or Tier 2 for another bank	-	-
	1.4.7.2 Cross-shareholder in another entity acquired by the transition of the law, grants, or grants will	-	-
	2 Additional Tier 1 (AT 1)	-	-
II	**Supplementary Capital (Tier 2)**	**75,640**	**104,050**
	1 Capital instrument which can be calculated as Tier 2	-	-
	2 Agio / disagio	-	-
	3 General reserves of required regulatory provision on productive asset (max 1,25% of RWA for Credit Risk)	75,640	-
	4 Tier 2 deduction factor	-	-
	TOTAL CAPITAL	**2,577,557**	**2,417,429**

	Sept 30, 2016	Sept 30, 2015	DESCRIPTION	Sept 30, 2016	Sept 30, 2015
RISK WEIGHTED ASSET (RWA)			**CAR RATIO**		
RWA FOR CREDIT RISK	7,149,689	8,323,969	**CET1 Ratio**	27.95%	23.61 %
RWA FOR MARKET RISK	627,186	382,579	**Tier 1 Ratio**	27.95%	23.61 %
RWA FOR OPERATIONAL RISK	1,174,547	1,089,841	**Tier 2 Ratio**	0.85%	1.06%
TOTAL RWA	8,951,422	9,796,389	**Total Ratio**	28.79%	24.68%
CAPITAL ADEQUACY RATIO (CAR ACCORDING TO RISK PROFILE)%	9%	9%	**CET 1 BUFFER (%)**	**19.79%**	
CAR RISK PROFILE ALLOCATION			**BUFFER REQUIRED (%)**		
CET1 (%)	8.15%		Capital Conservation Buffer (%)		
AT1 (%)	0.00%		Countercyclical Buffer (%)	0.50%	
Tier 2 (%)	0.85%		Capital Surcharge for systemical bank (%)	0%	

Note: Capital adequacy ratio (Capital Adequacy Ratio (CAR)) as of September, 30 2016 was calculated according to regulation of the Financial Services Authority (POJK) 34 / POJK.03 / 2016 dated September, 22 2016 concerning the Minimum Capital Requirement for Commercial Banks. (Capital Adequacy Ratio (CAR)) as of September, 30 2015 is calculated according to Bank Indonesia Regulation (PBI) No.15 / 12 / PBI / 2013 dated December 12, 2013 on Minimum Capital Requirement for Commercial Banks.

EARNING ASSETS QUALITY AND OTHER INFORMATION

PT. BANK CTBC INDONESIA
As Of September 30, 2016 and 2015

(in millions of rupiah)

No.	ITEMS	September, 30 2016						September, 2015					
		Current	Special Mension	Sub Standard	Doubtfull	Loss	Total	Current	Special Mension	Sub Standard	Doubtfull	Loss	Total
I.	**RELATED PARTIES**												
1.	Placement at other banks	10,819	-	-	-	-	10,819	21,582	-	-	-	-	21,582
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	10,819	-	-	-	-	10,819	21,582	-	-	-	-	21,582
2.	Spot and derivative receivables	335	-	-	-	-	335	174	-	-	-	-	174
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	335	-	-	-	-	335	174	-	-	-	-	174
3.	Securities held	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans	8,655	-	-	-	-	8,655	8,808	-	-	-	-	8,808
	a. Small Medium Enterprise (SME) Debtors	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non SME Debtors	8,655	-	-	-	-	8,655	8,808	-	-	-	-	8,808
	i. Rupiah	8,655	-	-	-	-	8,655	8,808	-	-	-	-	8,808
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured Loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	d. Properties Loans	8,182	-	-	-	-	8,182	8,661	-	-	-	-	8,661
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Investment in share of stock	-	-	-	-	-	-	-	-	-	-	-	-
10.	Others receivables	92	-	-	-	-	92	2,858	-	-	-	-	2,858
11.	Contingency and Commitments	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
12.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
II.	**NON RELATED PARTIES**												
1.	Placement at other banks	522,744	-	-	-	-	522,744	2,538,078	-	-	-	-	2,538,078
	a. Rupiah	434,519	-	-	-	-	434,519	359,059	-	-	-	-	359,059
	b. Foreign currencies	88,225	-	-	-	-	88,225	2,179,019	-	-	-	-	2,179,019
2.	Spot and derivative Receivables	58,824	-	-	-	-	58,824	143,917	-	-	-	-	143,917
	a. Rupiah	58,628	-	-	-	-	58,628	142,377	-	-	-	-	142,377
	b. Foreign currencies	196	-	-	-	-	196	1,540	-	-	-	-	1,540
3.	Securities held	1,507,406	-	-	-	-	1,507,406	415,903	-	-	-	-	415,903
	a. Rupiah	1,500,941	-	-	-	-	1,500,941	390,820	-	-	-	-	390,820
	b. Foreign currencies	6,465	-	-	-	-	6,465	25,083	-	-	-	-	25,083
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	101,056	-	-	-	-	101,056
	a. Rupiah	-	-	-	-	-	-	101,056	-	-	-	-	101,056
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance Receivables	411,018	-	-	-	-	411,018	461,882	-	-	4,163	-	466,045
7.	Loans	7,354,647	129,638	7,742	35,943	196,678	7,724,648	8,252,309	265,263	95,150	165,081	19,201	8,797,004
	a. Small Medium Enterprise (SME) Debtors	886,222	-	-	-	4,228	890,450	590,526	3,951	-	-	-	594,477
	i. Rupiah	198,334	-	-	-	4,228	202,562	209,301	3,951	-	-	-	213,252
	ii. Foreign Currencies	687,888	-	-	-	-	687,888	381,225	-	-	-	-	381,225
	b. Non SME Debtors	6,468,425	129,638	7,742	35,943	192,450	6,834,198	7,661,783	261,312	95,150	165,081	19,201	8,202,527
	i. Rupiah	4,777,954	110,450	7,742	35,943	184,853	5,116,942	5,133,700	71,370	60,557	165,081	19,201	5,449,909
	ii. Foreign currencies	1,690,471	19,188	-	-	7,597	1,717,256	2,528,083	189,942	34,593	-	-	2,752,618
	c. Restructured Loans	99,633	3,122	-	7,517	172,632	282,904	14,737	37,876	15	10,999	-	63,627
	i. Rupiah	9,337	-	-	7,517	165,035	181,889	9,463	5	15	10,999	-	20,482
	ii. Foreign currencies	90,296	3,122	-	-	7,597	101,015	5,274	37,871	-	-	-	43,145
	d. Properties Loans	181,670	1,454	-	-	11,383	194,507	163,556	9,518	-	12,970	2,057	188,101
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Investment in share of stock	-	-	-	-	-	-	-	-	-	-	-	-
10.	Others receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Contingency and Commitments	11,681,500	12,832	-	-	1,538	11,695,869	9,282,966	178,800	-	-	-	9,441,766
	a. Rupiah	5,933,327	11,709	-	-	1	5,945,037	4,505,029	3,000	-	-	-	4,508,029
	b. Foreign currencies	5,748,173	1,123	-	-	1,537	5,750,832	4,757,937	175,800	-	-	-	4,933,737
12.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
III	**OTHER INFORMATION**												
1.	Total guaranteed Assets:												
	a. At Bank Indonesia						-						-
	b. At other parties						-						-
2.	Total Impairment of financial assets on productive assets						121,937						116,681
3.	Total required allowances for possible losses of productive assets						199,886						199,717
4.	Percentage of SME to total loans						11.51%						6.75%
5.	Percentage of Small Scale Business to total loans						0.00%						0.00%
6.	Percentage of SME debtors to total debtors						0.34%						0.19%
7.	Percentage of Small Scale Business debtors to total debtors						0.00%						0.00%
8.	Others						-						-
	a. Channeling of loan						-						-
	b. Mudharabah Mugayyadah financing						-						-
	c. Written off productive assets						466,269						417,149
	d. Recovery of written off productive assets						49,818						20,546
	e. Claimed off productive assets						33,874						24,191

STATEMENTS OF FINANCIAL RATIOS CALCULATION - QUARTERLY

(in %)

	RATIOS	Sept 30, 2016	Sept 30, 2015
	Performance Ratio		
1.	Capital Adequacy Ratio (CAR)	28.79%	24.68%
2.	Non performing productive assets and non performing non productive assets to total productive assets and non productive assets	1.10%	1.29%
3.	Non performing productive assets to total productive assets	2.34%	2.26%
4.	Allowance for impairment of financial assets to productive assets	1.18%	0.93%
5.	Gross NPL	3.11%	3.17%
6.	Net NPL	2.00%	2.32%
7.	Return on Asset (ROA)	2.30%	1.42%
8.	Return on Equity (ROE)	8.58%	6.70%
9.	Net Interest Margin (NIM)	4.96%	4.70%
10	Operating Expenses to Operating Income (BOPO)	83.58%	87.23%
11.	Loan to Deposit Ratio (LDR)	107.86%	112.47%
	Compliance		
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
	b. Percentage of lending in excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
2.	Reserve requirement		
	a. Primary reserve requirement rupiah	6.58%	8.05%
	b. Reserve requirement foreign currencies	8.03%	8.03%
3.	Overall Net Open Position	13.22%	12.08%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS - QUARTERLY

PT. BANK CTBC INDONESIA
As Of September 30, 2016

(in millions of rupiah)

No.	TRANSACTIONS	Notional Amount	Purpose		Derivative Receivable & Payable	
			Trading	Hedging	Receivable	Payable
A.	**Related to Foreign Currencies**					
1.	Spot	222,343	221,488	854	285	814
2.	Forward	35,145	35,081	870	574	3,456
3.	Option	-	-	-	-	-
	a. Sold	-	-	-	-	-
	b. Bought	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	5,488,093	5,488,093	-	49,230	49,975
6.	Others	-	-	-	-	-
B.	**Related to Interest Rate**					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Sold	-	-	-	-	-
	b. Bought	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	231,003	231,003	-	341	327
5.	Others	-	-	-	-	-
C.	**Others**	584,685	584,685	-	8,729	15,941
	TOTAL	**6,877,575**	**6,875,850**	**1,724**	**59,159**	**70,513**

ALLOWANCES FOR IMPAIRMENT

(in millions of rupiah)

No.	ITEMS	September 30, 2016				September 30, 2015			
		Impairment Loss Allowance		Required Regulatory		Impairment Loss Allowance		Required Regulatory	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1.	Placement at other banks	-	-	5,336	-	-	-	25,597	-
2.	Spot and derivative receivables	-	-	591	-	-	-	1,441	-
3.	Securities	-	41	65	-	-	152	251	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	1,911	-
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	1,211	3,935	-	1,398	1,328	4,372	2,081
7.	Loan	77,918	42,767	62,922	122,091	76,631	37,172	70,651	83,737
8.	Equity investment	-	-	-	-	-	-	-	-
9.	Temporary equity investment	-	-	-	-	-	-	-	-
10.	Others receivables	-	-	1	-	-	-	29	-
11.	Commitmen and Contingencies	-	-	2,785	2,155	-	-	1,607	8,940

Note :

1 Presentation of financial statement as at dates and nine month period ended September 30, 2016 and 2015 have been prepared based on unaudited financial statement of PT Bank CTBC Indonesia and financial Statement at December 31, 2015 which were audited by Public Accounting Firm.

2 The above financial information is published to fulfill the Financial Services Authority Regulation No. 34 / POJK.03 / 2016 dated September 22, 2016 on amendments to POJK No.11/POJK.03/ 2016 concerning "Requirement of the Minimum Capital for Commercial Banks" effective since the date of enactment September 26, 2016, Financial Services Authority Regulation (POJK) No.32/POJK.03/2016 dated 8 August 2016 on amendments to Financial Services Authority Regulation (POJK) No.6/POJK.03/2015 regarding "Transparency and Published Financial Statements of the Bank" and presented in accord