

ITEMS

b. Measured at fair value through other comprehensive income

Securities purchased under resell agreement (reverse repo)

b. Measured at fair value through other comprehensive income

Allowance for impairment losses on financial assets -/-

Accumulated amortization of intangible assets -/-

Accumulated depreciation of fixed assets -/-

No.

ASSETS

Placement at Bank Indonesia

Spot and derivative receivable

c. Measured at amortized cost

c. Measured at amortized cost

a. Measured at fair value through profit/loss

a. Measured at fair value through profit/loss

Securities sold under repurchase agreement (repo)

Placement at other banks

Securities held

Acceptance receivables

Sharia financing

Equity investment

a. Securities held b. Loans

Intangible assets

Fixed assets

Leasing

Deferred tax assets

Other assets

TOTAL ASSETS

RELATED PARTIES

Placement at other banks a. Rupiah b. Foreign currencies Spot and derivative receivables

Securities
a. Rupiah
b. Foreign currencies
Securities purchased under resell
agreement (reverse repo)

i. Rupiah
ii. Foreign currencies
b. Non SME Debtors
i. Rupiah
ii. Foreign currencies
c. Restructured Loans
i. Rupiah
ii. Foreign currencies
d. Properties Loans
Equity investment
Temporary equity investment
Others receivables
Commitments and Contingenc

Others receivables
Commitments and Contingencies
a. Rupiah
b. Foreign currencies
Foreclosed assets NON RELATED PARTIES

Placement at other banks
a. Rupiah
b. Foreign currencies
Spot and derivative Receivables

Securities held
a. Rupiah
b. Foreign currencies
Securities sold under repurchase agreement (repo)
a. Rupiah
b. Foreign currencies
Securities purchased under resell

Loans a. Small Medium Enterprise (SME) Debtors

a. Rupiah
b. Foreign currencies
Securities held

agreement (reverse repo)
a. Rupiah
b. Foreign currencies
Acceptance Receivables

Small Medium Enterpri
 Rupiah
 Foreign Currencies
 Non SME Debtors
 Rupiah
 Foreign currencies
 Ropiah
 Foreign currencies
 Restructured Loans
 Rupiah
 Roperties Loans
 Properties Loans
 Properties Loans
 Propity investment

Equity investment
Temporary equity investment
Others receivables
Commitments and Contingencies
a Rupiah

At other parties
 Total Impairment of financial assets on productive assets
 Total required allowances for possible losses of
 productive assets
 Percentage of SME to total loans

Percentage of Small Scale Business to total loans
Percentage of SME debtors to total debtors
Percentage of Small Scale Business debtors
to total debtors

Rupiah Foreign currencies

III. OTHER INFORMATION a. At Bank Indonesia

a. Channeling of loan

15. Non productive assets

a. Abandoned property

d. Interbranch asset accounts i. Operating in Indonesia

ii. Operating outside Indonesia Allowance for loss impairment on other assets -/-

ITEMS

Spot and derivative receivations
a. Rupiah
b. Foreign currencies
Securities held
a. Rupiah
b. Foreign currencies
Securities sold under repurchase agreement (repo)

Acceptance receivables
Loans
a. Small Medium Enterprise (SME) Debtors

b. Foreclosed assets c. Suspense accounts

c. Others

Loans

STATEMENTS OF FINANCIAL POSITION - QUARTERLY
PT. BANK CTBC INDONESIA
As Of September 30, 2019 And December 31, 2018

ITEMS

Interesponsion westment fund for revenue sharing Deposits from Bank Indonesia Deposits from others banks Derivatives payables Decurities sold under repurchase agreement (repo)

LIABILITIES & EQUITIES LIABILITIES

Acceptance payables Securities issued

. Unpaid in capital -/

Reserves a. General reserves b. Specific reserves

ncome/loss . Previous years

Loss

Borrowings Security deposits Interbranch liabilities accounts

Operating in Indonesia
 Operating outside Indonesia
 Deferred tax liabilities
 Other Liabilities

The capital investment funds for profit sharing TOTAL LIABILITIES EQUITY Paid in capital a. Authorized capital

unipation capital / Repurchase capital (treasury stock) -/Additional paid in capital
 Agio
 Bo Disaglio -/ Capital contribution
 Funds for paid-up capital
 Others

Co. Others
Other comprehensive income

a. Adjustments due to translation of financial statements

Part of other comprehensive income of associates
 Remeasurement on defined benefit plans
 Income tax related to other comprehensive income
 Others

n. Others Quacy reorganization difference Restructuring difference in entity under common control Others equity

b. Current year TOTAL EQUITY ATTRIBUTABLE TO OWNER

TOTAL LIABILITIES AND EQUITY

Total

14,51

14,514

9,772

9,533

323,079 147,424 175,655 90,225 90,205

20 3,466,955 3,465,958 997

182,174 182,174

383,473 9,893,423

9,893,42: 1,407,15; 363,65! 1,043,499 8,486,266 5,615,506 2,870,760 130,596 98,139 32,457 253,629

18,591,422 9,849,363 8,742,059

263,375 268,256 14.21%

0.00% 0.98% 0.23%

259,634 77,624 8,111

13,547 10,018

1,900

1,900 1,900

6,573 6,573

105,191 105,191

3,118

10,702

10,702 10,702

23,08

23,08

9,182

9,182 9,182

8,51

195,927 90,975 104,952 137,920 137,540

380 2,346,306 2,344,367 1,939 302,119 302,119

302,785 302,785

444.27

10,255,292 1,852,710 443,451 1,409,259 8,402,582 5,756,614 2,645,968 67,012 3,981

63,031 222,474

10,953,588 10,137,459

152,654

152,474 118,038

34,436 28,154 7,962 20,192 3,084

9,332

8,334 8,334

41,432 41,432

185,453

185,453 185,453

7,316 23

Adjustanties due to distinuation of infantual statements
 Gains (losses) from changes in the value of financial assets
 measured at fair value through other comprehensif income
 Effective portion of cash flow hedges
 Revaluation of fixed assets.

Sep 30, 2019 Dec 31, 2018 No.

808,785

863,812

154,217

2.184.442

280,096

1,215,891

688.455

150,789

421.593

10,322,984

10,322,984

312,293

309,704

146,227

86,128

128,947

107,877

3,853

3,853

44,605

111,407

Sep 30, 2019

15,216,144 14,884,066

Sub Standard

25.

EARNING ASSETS QUALITY AND OTHER INFORMATION - QUARTERLY
PT. BANK CTBC INDONESIA
As Of September 30, 2019 and 2018

Doubtfull

2,589

806.897

337,593

3.466.955

281,415

2,189,123

996.417

182,174

383,473

9,903,195

9,903,195

260,746

258,264

2,479

152,638

99,903

130,629

109,591

4,480

4,480

16,819

166,167

Current

14,514

14,514

9,772

9,772 9,772

9,533

323,079 147,424 175,655 90,225 90,205

3,466,955 3,465,958 997

182,174 182,174

383,473 9,509,423 1,322,960 348,974 973,986 8,186,463 5,341,853 2,844,610 18,910

18,910 240,493

18,571,422 9,829,363 8,742,059

HEAD OFFICE BRANCH

Sep 30, 2019 Dec 31,

2,614,995 767,979 6,272,710

383,473

539,393 43,298

193,471

12,325,935

150,000 200,000 50,000

25,053

15,991

14,472 (5,410)

30,000

2,685,156 2,594,085 91,071 2,890,209

Sep 30, 2018

Doubtfull

Current Special Sub Standard

15.216.144 14.88

Loss

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

Tamara Center, Lt. 15-17, Jl. Jend. Sudirman Kav. 24, Jakarta 12920 - Indonesia, Telp. (021) 2557-8787 (Hunting), (021) 520-6780

Jl. Jend. Gatot Subroto No. 17, Bandung 40262 - Indonesia, Telp. (022) 730-5900, Fax (022) 730-8878, (022) 731-6888
Wisma Intiliand (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 40115- Indonesia, Telp. (022) 421-8708, Fax (022) 426-5101
Komplek Ruko Union Blok A No. 2, Jl. M. H. Thamrin - Lippo Cikarang, Bekasi 17550 - Indonesia, Telp. (021) 8990-6868, Fax (021) 8990-6868
Jl. Boulevard Barta Raya, Blok XC 09 No. 1-2, Kelapa Gading, Jakarta 14240 - Indonesia, Telp. (021) 4587-7078, Fax (021) 4587-7077
Komplek Ruko Textile Blok E4 No. 2, Jl. Mangga Dua Raya, 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) 667-3015, Fax (021) 667-3411
Grand Puri Niaga Blok K6 Unit 1A - 18, Jl. Puri Kencana, Jakarta 11610, Telp. (021) 6835-5665, Fax. (021) 6335-1501
Ruko Buki Darmo Golfi E2 No. 20 - 21, Bukit Darmo Boulevard, Surabaya 60226 - Indonesia, Telp. (031) 732-2276, Fax (021) 6576-4558, Fax (021) 5576-4558, Fax (021) 5576-4558,

			SURABAYA TANGERAN		Bukit Darmo Golf B waci Office Park, Rul	2 No. 20 – 21, E ko Pinangsia Bl	Bukit Darmo Bo ok M No. 19, Li	ulevard ppo Ka	, Surabaya 60226 - I rawaci 1200, Tanger	Indonesia, Telp. ang 15811 - Ind	(031) 732-2277, Fax (031) 73 lonesia, (021) 5576-4558, Fax	(021) 5576-45	56		
ons of rupiah)					, 2018 (in mill	ions of rupiah)	STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - QUARTERLY PT. BANK CTBC INDONESIA For the Periods Ended September 30, 2019 and 2018								
Dec 31, 2018	No.		T CLAIMS/RECE	ITEMS EIVABLES		Sep 30, 2019 14,107,867	Dec 31, 2018 11,948,904	No.	For	ITEMS			ions of rupiah) Sep 30, 2018		
3,430,730 591,978	1.	. Unused Borrowings a Rupiah b Foreign currencies			212,925 - 212,925	215,700 - 215,700		RATING REVENUES terest Revenue and I		8					
4,952,850	2. 3.	Outstanding p Others	Outstanding purchase of spot and derivative Others			13,833,608 61,334	11,696,297 36,907	1.	Interest revenue a. Rupiah			797,542 652,533	740,867 613,537		
1,178,664 233,719	II. 1.				18,514,072 4,475,328	16,114,194 4,157,061	2.	b. Foreign Currencie Interest expense	es		145,009 380,622 330,185	127,330 322,450			
141,088 421,593	i. Committed - Rupiah			52,472 52,472 52,472	161,681 161,681 161,681		a. Rupiah b. Foreign Currencie Net Interest Income			50,437 416,920	294,564 27,886 418,417				
975,512 37,140	- Foreign currencies			-	-	B. O 1.	perating Revenues a Operating Revenue			1,092,914	800,541				
-		- Foreig b Others	n currencies			4,422,856	3,995,380		Increase in mark Securities ii. Loans	to market financi	al assets	143,802 21	100,074 97		
137,885	2.	 Committe Uncommitte Undisbursed Committe 		er banks		220,017 4,202,839	214,617 3,780,763		iii. Spot and deriveiv. Other financial	assets		143,781	99,977		
12,101,159		a Committed i. Rupiah					-		b. Decline in mark to c. Gain on sales of F i. Securities		al Liabilities	19,953 19,953	12,507 12,507		
150,000 200,000 50,000		ii. Foreign currencies b Uncommitted i. Rupiah			-	-		ii. Loans iii. Other financial d. Spot transaction a	assets	ing (realized)	884,176	634,782			
	3.	ii. Foreign	revocable trade L	JC's		172,162 123,506	159,062 101,358		e. Dividen f. Gain from investo	nents in equity m	ethod		-		
-	4.	b Domestic L Outstanding S	, /C elling of spot and	I derivative		48,656 13,866,582	57,704 11,798,071		g. Commissions / pr h. Recovery of impa i. Other revenues	irment loss reser	d administration ves	27,653 1,447 15,883	38,374 2,888 11,916		
- 8,822	5. Others III, CONTINGENCIES CLAIMS					141,163	139,601	2.	Operating expense a. Decline in mark to			1,377,547 73,465	1,125,176 223,369		
- 0,022	1.	Guarantees Received a Rupiah b Foreign currencies			106,463 - 106,463	113,602 - 113,602		Securities ii. Loans iii. Spot and deriva	atives		1,434 - 72,031	4,300 - 219,069			
(12,896)	2.	nterest income in settlement process a Interest income on loan b Other interest income			34,700 34,700	25,999 25,999		iv. Other financial b. Increase in mark c. Loss on sales of F	to market Financ	ial Liabilities	15,520	69,617			
-	3. IV.	Others	CIES PAYABLES	1		77,350	174,219		Securities ii. Loans iii. Other financial			15,520	69,617		
18,982 2,736	1.	Guarantees is a Rupiah				77,350 25,072	174,219 70,036		d. Realized loss on a e. Impairment loss of	spot and derivativ	ves s	918,803 92,002	506,176 72,597		
-	2.	b Foreign cur Others	rencies			52,278	104,183		i. Securities ii. Loans iii. Sharia Financi	ng		89,537 -	72,304 -		
30,000 30,000		CAPIT	AL ADEC	QUACY O	F COMMER ORT - QUA	CIAL BAI	NKS		iv. Others Financi f. Actual Loss on op g. Losses from inves	perational risk	method	2,462 104	273 3,000		
2,594,085 2,503,293		0,	P	T. BANK CTE	BC INDONESIA 30, 2019 and 2018				h. Commissions/pro i. Impairment loss o j. Personel expense	visions/fee dan a of other assets (n	dministration	6,411 346 162,034	7,138		
90,792 2,782,907				. COMPONENT		(in mill Sep 30, 2019	Sep 30, 2018		R. Promotion expens Others expenses	ses		8,466 100,396	138,065 9,501 95,713		
2,782,907 14,884,066		Core Capital (2,769,903 2,769,903	2,607,930 2,607,930	NON	Operating Revenue OPERATING INCOM OPERATING REVEN		s other than Interest - Net	(284,633) 132,287	(324,635) 93,782		
14,004,000		1.1 Paid in	Capital (after de sed Reserves		/ Stock)	150,000 2,689,457	150,000 2,561,735	1. 2. 3.	Gain (loss) on sales Gain (loss) on foreig	of Fixed Assets n currencies tran	slation	45 (1,691)	30 19,483		
ons of rupiah)			Additional factor 1.2.1.1 Other co	omprehensive inco	ime	2,694,338 10,200	2,571,029		Other non operating NON OPERATING II CURRENT PROFIT	NCOME (EXPEN	ISE)	(4,189) (5,835) 126,452	(265) 19,248 113,030		
ons or rupian,					nce due to financial	-	_	4.	Income tax a. Current income ta b. Deferred tax incor	ax provision		(35,381) (13,005) (22,376)	(29,260) (52,180) 22,920		
Total			1.2.1.1.2		m changes in the value s measured at fair value			ОТН	CURRENT PROFIT ERS COMPREHENSI	(LOSS) AFTER	TAX - NET	91,071	83,770		
- 23,084				Fixed assets re	mprehensive income valuation surplus	10,200	-	1	a. Gains from fixed a b. Remeasurement	asset revaluation	•	(1,526)	10,349		
23,084			1.2.1.2 Other dis 1.2.1.2.1	1 Agio		2,684,138	2,571,029		c. Part of other com d. Others	prehensive incon		381			
			1.2.1.2.3	General reserve Previous years	profit/loss	30,000 2,580,992	30,000 2,469,765	2	Accounts will be re a. Adjustments due	classified to pro to translation of f	ofit or loss	361	-		
			1.2.1.2.5	Current year pro		73,146	71,264		in foreign currenc b. Gains (losses) fro measured at fair	m changes in the	e value of financial assets ner comprehensive income	23,166	(29,161)		
		1.2.2	Deduction factor	3 Others		(4,881)	(9,294)		c. Effective portion of d. Others e. Income tax relates		es ee reclassified to profit or loss	(5,792)	6,328		
-					ence due to financial	-	(9,294)		OTHER COMPREH YEAR - AFTER TAX	ENSIVE INCOMI	OF THE CURRENT	16,229	(12,484)		
			1.2.2.1.		m changes in the value s measured at fair value	-	-		Current Year Profit		EHENSIVE PROFIT (LOSS) tributable to:	107,300	71,286		
9,182			1.2.2.2 Other dis	through other cor	mprehensive income	(4,881)	(9,294)		Owner Non-controlling in CURRENT YEAR	PROFIT-TOTAL		91,071 - 91,071	83,770 - 83,770		
9,182 9,182			1.2.2.2.1	Disagio Previous years	profit/loss	-	-		Owner Non-controlling in		Profit (Loss) attributable to:	107,300	71,286		
				Current year pro		-	-		TRANSFER PROFIT		SIVE PROFIT (LOSS) - TOTAL AD OFFICE	107,300	71,286		
8,510				regulatory provi of productive as	sion and impairment set	(4,881)	-		DIVIDEND EARNINGS PER SH			-			
			1.2.2.2.5	of fair value on	ences on adjustment financial instrument				STATEMEN		IANCIAL RATIOS C. QUARTERLY	ALCULAT	ON -		
			1.2.2.2.6	in the trading bo Required regular productive asse	atory provision on non	-	-			RATIOS	QUARTERET	Sep 30, 2019	(in %) Sep 30, 2018		
		1.3 Non co	1.2.2.2.7	7 Others		-	-	Perf	ormance Ratio Capital Adequacy Ra			27.27%	24.46%		
- 195,927 - 90,975		1.4 Deduc	tion factor of Cor		r 1 *)	(69,554) (16,819)	(103,805) (47,085)	2.	Non performing production assets to total production.	luctive assets and ctive assets and	d non performing non productive non productive assets	0.82% 1.89%	0.67%		
- 104,952 - 137,920 - 137,540		1.4.2	Goodwill All other intangible	e assets		(52,735)	(56,720)	5. 5. 6. 7.	Allowance for impair Gross NPL	ment of financial	total productive assets assets to productive assets	1.83% 2.75%	1.63% 2.14% 2.22%		
- 380 - 2,346,306			Equity investment deduction factor		culated as	-	-	II 8.	Net NPL Return on Asset (RC Return on Equity (RC	DÉ)		1.21% 1.12% 4.45%	0.30% 1.05% 4.30%		
- 2,344,367 - 1,939 - 302,119			Shortfall on the ca Securitization exp		subsidiary	-	-	9. 10. 11.	Net Interest Margin (Operating Expenses Loan to Deposit Rati	to Operating Inc o (LDR)	ome (BOPO)	3.92% 93.00% 102.56%	4.11% 93.92% 117.04%		
302,119		1.4.7		ent fund for AT 1 Ir	nstrument and/	-	-	12.	Net Stable Funding F a. NSFR - Individual b. NSFR - Consolida	ation		127.10% 0.00%	108.14% 0.00%		
- 302,785 - 302,785			1.4.7.2 Cross-sh		her entity acquired	-	-	13.	Liquidity Coverage R a. LCR - Individual b. LCR - Consolidati	Ratio (LCR)		178.38% 0.00%			
- 444,273 53 10,644,738		2 Additional	Tier 1 (AT 1) *)	ansition of the law	, grants, or grants will	-	-	Con 1.	npliance a. Percentage violati	ion of Legal Lend	ling Limit				
- 1,854,463 - 445,204 - 1,409,259		1 Capital inst	Capital (Tier 2)	n be calculated a	s Tier 2	94,167	105,395		 i. Related parties ii. Non-related pa b. Percentage of len 	rties ding in excess of	the Legal Lending Limit	0.00% 0.00%	0.00% 0.00%		
53 8,790,275 53 6,109,871					ision on productive	94,167	105,395	2.	 i. Related parties ii. Non-related pa Reserve requirement 	ırties		0.00% 0.00%	0.00% 0.00%		
- 2,680,404 24 196,850 24 113,627		4 Tier 2 dedu		or credit Kisky		-	-	3.	Primary reserve re Reserve requirem Overall Net Open Po	equirement rupia ent foreign curre		6.02% 8.03% 4.10%	6.54% 8.02% 4.34%		
- 83,223 16 232,874	TOTA	L CAPITAL	Sep 30, 2019	Sep 30, 2018		2,864,070 Sep 30, 2019	2,713,325 Sep 30, 2018	_			DERIVATIVE TRANSAC				
-	RISK W	/EIGHTED			CAR					PT. BA	DERIVATIVE TRANSA ANK CTBC INDONESIA of September 30, 2019	(in mill	ions of rupiah)		
- 21,091,047 - 10,953,588 - 10,137,459	RWA	FOR DIT RISK	8,688,514	9,481,719	CET1 Ratio %	26.38%	23.51%	No.	TRANSACTIONS	Notional Amount	Purpose Trading Hedging		ivable & Payable Payable		
- -	RWA	FOR KET RISK	601,748	356,404	Tier 1 Ratio %	26.38%	23.51%	A.	Related to Foreign	Currencies 141 950	Trading Hedging	Receivable 38	,		
:	RWA	FOR RATIONAL RISK	1,210,631	1,257,041	Tier 2 Ratio %	0.90%	0.95%	1. 2. 3.	Forward Option a. Sold	284,483	284,483	1,198	65 3,203		
310,609	тот	AL RWA	10,500,893	11,095,164	Total Ratio %	27.27%	24.46%	4.	b. Bought Future	10 540 000	12 519 200				
302,760 17.41% 0.00%	RATIO (AL ADEQUACY CAR) ACCORDING K PROFILE %	9%	9%	CET 1 BUFFER (%)	18.27%	15.46%	5. 6. B.	Swap Others Related to Interest	12,518,289 - Rate	12,518,289 -	81,508	93,101		
0.55%		ISK PROFILE ALL	OCATION	I	BUFFER REQUIRED (%)			1. 2.	Forward Option a. Sold	-		-	-		
		1 (%)	8.10%	8.05%	Capital Conservation Buffer (%)			3.	b. Bought Future	-		:	-		
847,029 82,380	AT1		0.00%	0.00%	Countercyclical Buffer (%) Capital Surcharge for	0.50%	0.50%	4. 5. C .	Swap Others Others	762,981	762,981	7,481	1,608		
37,442	iler	2 (%)			systematical bank (%)	2.00/0	3.00 /4	тот		13,707,703		90,225	97,977		
ne of surich	COMMISSIONERS					SHAREHOLDERS									
ns of rupiah)	President Commissioner : Lee, Wen-Hung (Jack Lee)				_	Shareholder ate Sharehold		: CTBC Fina	ncial Holding	Co., Ltd.					

	Mudharabah Muqayyadah financing Written off productive assets Recovery of written off productive assets Claimed off productive assets			1,033,976 100,668 36,286						847,029 82,380 37,442	
ALLOWANCES FOR IMPAIRMENT (in millions of rupiah)											
١), 2019		Sep 30, 2018				
No). ITEMS	Impairment Loss Allowance		Required Regulatory		Impairment Loss Allowance		Required Regulatory		П	
			Individual	Collective	General	Specific	Individual	Collective	General	Specific	П
1	Placement at other banks		-	297	3,376	-	-	187	2,190	-	П
1 2			-	-	896	-	-	-	1,379	-	П
3			-	3	10	-	-	32	19	-	П
1 8)	[_	1,822				3,028		١
1 6		,	-	2,182	3,626	-	-	1,798	4,172	-	П
1 7	. LOan		159,490	98,774	82,321	173,089	209,534	97,460	91,159	197,364	.
8			-	-	-	-	-	-	-	-	П
10	Temporary equity investment Others receivables		1 :	_					-	-	П
11			-	2,629	2,116	1,000	-	1,598	3,449	-	١

Presentation of financial statement as at dates and nine month period ended September 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 Siddharfal Widiaja & Rekan, a member firm of KPMG International (Partner in charge: Susanto, S. C. PA) with an unmodified 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 fulfill the Financial Services Authority Regulation No. 34 / POIX 03 / 2016 cated 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 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 Services Authority Regulation (POJK) No. 32/POJK.03/2016 factor August 8, 2016 on amendments to Financial Services No. 43/ SE OJK.03/2016 factor September 28, 2016 on "Transparency and Published Services Authority Circular Letter No. 43/ SE OJK.03/2016 dated September 28, 2016 on "Transparency and Published Services No. 43/ SE OJK.03/2016 factor September 28, 2016 on "Transparency and Published Services No. 43/ SE OJK.03/2016 dated September 28, 2016 on "Transparency and Published Services No. 43/ SE OJK.03/2016 factor September 30, 2019: 1 USD = Rp 14,195.00, September 30, 2018: 1 USD = Rp 14,380.00.

dependent Commissioner : Imbang Jaya Mangkuto ndependent Commissioner : Zairyanto Poedjiaty DIRECTORS Iwan Satawidinata

: Liliana

Lasmintono

: Hu, Shin Ke (Eddie Hu)

Director of Compliance

Director

: James YG Chen

Through

Ultimate Shareholder : CTBC Financial Holding Co., Ltd. : CTBC Bank Co. Ltd., Taiwan 99% Non Ultimate Shareholder through capital market (≥5%) : Nil Non Ultimate Shareholder through non capital market (≥5%) : Nil

> Jakarta, November 5, 2019 **Directors of PT Bank CTBC Indonesia**

Iwan Satawidinata **President Director** Mans Liliana Director