



**CTBC BANK**

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**STATEMENTS OF FINANCIAL POSITION**  
BANK CTBC INDONESIA  
AS OF NOVEMBER 30, 2019

		(in millions of rupiah)
No.	ITEMS	BANK NOVEMBER 30, 2019
<b>ASSETS</b>		
1.	Cash	52,327
2.	Placement at Bank Indonesia	844,084
3.	Placement at other banks	167,850
4.	Derivative receivables	85,941
5.	Securities held	3,536,439
a.	Measured at fair value through profit and loss	404,174
b.	Measured at fair value through other comprehensive income	2,103,424
c.	Measured at amortized cost	1,028,841
6.	Securities sold under repurchase agreement (repo)	-
7.	Securities purchased under resell agreement (reverse repo)	-
8.	Acceptance receivables	385,986
9.	Loans	10,502,518
a.	Measured at fair value through profit and loss	-
b.	Measured at fair value through other comprehensive income	-
c.	Measured at amortized cost	10,502,518
10.	Sharia financing	-
11.	Participation	-
12.	Allowance for impairment losses on financial assets -/-	284,075
a.	Securities held	-
b.	Loans	281,841
c.	Others	2,234
13.	Intangible assets	152,856
	Accumulated amortization of intangible assets -/-	102,975
14.	Fixed assets	130,912
	Accumulated depreciation of fixed assets -/-	110,934
15.	Non Productive assets	9,025
a.	Abandoned property	-
b.	Foreclosed assets	-
c.	Suspense accounts	9,025
d.	Interbranch asset accounts	-
i.	Operating in Indonesia	-
ii.	Operating outside Indonesia	-
16.	Allowance for loss impairment on other assets -/-	-
17.	Leasing	-
18.	Deferred tax assets	36,996
19.	Other assets	188,417
	<b>TOTAL ASSETS</b>	<b>15,595,367</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
1.	Demand deposits	2,596,557
2.	Savings deposits	784,349
3.	Time deposits	6,840,498
4.	Investment fund for revenue sharing	-
5.	Deposits from Bank Indonesia	-
6.	Deposits from others banks	1,136,442
7.	Derivatives payables	124,112
8.	Securities sold under repurchase agreement (repo)	-
9.	Acceptance payables	385,986
10.	Securities issued	-
11.	Borrowings	536,039
12.	Security deposits	43,399
13.	Interbranch liabilities accounts	-
a.	Operating in Indonesia	-
b.	Operating outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	233,908
16.	Investment funds for profit sharing	-
	<b>TOTAL LIABILITIES</b>	<b>12,681,290</b>
<b>EQUITY</b>		
17.	Paid in capital	150,000
a.	Authorized capital	200,000
b.	Unpaid in capital -/-	50,000
c.	Repurchase capital (treasury stock) -/-	-
18.	Additional paid in capital	-
a.	Agio	-
b.	Disagio -/-	-
c.	Capital contribution	-
d.	Additional paid in capital	-
e.	Others	-
19.	Others comprehensive income	36,129
a.	Adjustments due to translation of financial statements in foreign currencies	-
b.	Gains (losses) from changes in the value of financial assets measured at fair value through other comprehensive income	30,760
c.	Effective portion of cash flow hedges	-
d.	Revaluation of fixed assets	-
e.	Part of other comprehensive income of associates	-
f.	Remeasurement on defined benefit plans	-
g.	Income tax related to other comprehensive income	14,471
h.	Others	(9,102)
20.	Quacy reorganization difference	-
21.	Restructuring difference in entity under common control	-
22.	Others equity	-
23.	Reserves	30,000
a.	General reserves	30,000
b.	Specific reserves	-
24.	Retained earnings	2,697,948
a.	Previous years	2,594,085
b.	Current year	103,863
	<b>TOTAL EQUITY ATTRIBUTABLE TO OWNER</b>	<b>2,914,077</b>
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>15,595,367</b>

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
BANK CTBC INDONESIA  
AS OF NOVEMBER 30, 2019

		(in millions of rupiah)
No.	ITEMS	BANK NOVEMBER 30, 2019
<b>OPERATING REVENUES AND EXPENSES</b>		
<b>A. Interest Revenue and Expense</b>		
1.	<b>Interest revenue</b>	<b>976,169</b>
a.	Rupiah	799,717
b.	Foreign currencies	176,452
2.	<b>Interest expense</b>	<b>463,413</b>
a.	Rupiah	402,351
b.	Foreign currencies	61,062
	<b>Net Interest Income (Expense)</b>	<b>512,756</b>
<b>B. Operating Revenues and Expenses other than Interest</b>		
1.	<b>Operating Revenues other than Interest</b>	<b>1,205,396</b>
a.	Increase in mark to market financial assets	123,162
i.	Securities	21
ii.	Loans	-
iii.	Spot and derivatives	123,141
iv.	Other financial assets	-
b.	Decline in mark to market Financial Liabilities	-
c.	Gain on sales of Financial Assets	25,169
i.	Securities	25,169
ii.	Loans	-
iii.	Other financial assets	-
d.	Spot transaction and derivative gains (realised)	1,002,766
e.	Dividen	-
f.	Gain from investments in equity method	-
g.	Commissions / provisions / fee and administration	33,909
h.	Recovery of impairment loss reserves	1,545
i.	Other revenues	18,845
2.	<b>Operating expenses other than Interest</b>	<b>1,561,863</b>
a.	Decline in mark to market financial assets	83,426
i.	Securities	1,617
ii.	Loans	-
iii.	Spot and derivatives	81,809
iv.	Other financial assets	-
b.	Increase in mark to market Financial Liabilities	-
c.	Loss on sales of Financial Assets	15,991
i.	Securities	15,991
ii.	Loans	-
iii.	Other financial assets	-
d.	Realized loss on spot and derivatives	996,202
e.	Impairment loss on financial assets	120,388
i.	Securities	-
ii.	Loans	117,875
iii.	Sharia Financing	-
iv.	Others Financial Asset	2,513
f.	Actual Loss on operational risk	104
g.	Losses from investments in equity method	-
h.	Commission/provision/fee dan administration	7,756
i.	Impairment loss of other assets (non financial)	346
j.	Personel expenses	200,939
k.	Promotion expenses	10,333
l.	Others expenses	126,378
	<b>Operating Revenues and Expenses other than Interest - Net</b>	<b>(356,467)</b>
	<b>OPERATING INCOME (EXPENSE)</b>	<b>156,289</b>
<b>NON OPERATING REVENUES AND EXPENSES</b>		
1.	Gain (loss) on sales of Fixed Assets	45
2.	Gain (loss) on foreign currencies translation	(4,327)
3.	Other non operating revenue (expense)	(492)
	<b>NON OPERATING INCOME (EXPENSE)</b>	<b>(4,774)</b>
	<b>CURRENT PROFIT (LOSS) BEFORE TAX - NET</b>	<b>151,515</b>
	Income tax	47,652
a.	Current income tax provision	49,145
b.	Deferred tax income/expense	1,493
	<b>CURRENT PROFIT (LOSS) AFTER TAX - NET</b>	<b>103,863</b>
<b>OTHERS COMPREHENSIF INCOME</b>		
1.	<b>Accounts will not be reclassified to profit or loss</b>	<b>(1,145)</b>
a.	Gain from fixed asset revaluation	-
b.	Remeasurement on defined benefit plans	(1,526)
c.	Part of other comprehensive income of associates	-
d.	Others	-
e.	Income tax related items that will not be reclassified to profit or loss	381
2.	<b>Accounts will be reclassified to profit or loss</b>	<b>28,451</b>
a.	Adjustments due to translation of financial statements in foreign currencies	-
b.	Gains (losses) from changes in the value of financial assets measured at fair value through other comprehensive income	37,935
c.	Effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related items that will be reclassified to profit or loss	(9,484)
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF RELATED INCOME TAX</b>	<b>27,306</b>
	<b>TOTAL - CURRENT YEAR COMPREHENSIVE INCOME</b>	<b>131,169</b>
	<b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>	

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
BANK CTBC INDONESIA  
AS OF NOVEMBER 30, 2019

		(in millions of rupiah)
No.	ITEMS	BANK NOVEMBER 30, 2019
<b>I. COMMITMENT CLAIMS/RECEIVABLES</b>		
1.	Unused Borrowings	211,575
a.	Rupiah	-
b.	Foreign currencies	211,575
2.	Outstanding purchase of spot dan derivative	8,933,831
3.	Others	61,213
<b>II. COMMITMENT PAYABLES</b>		
1.	Undisbursed Credit Line	4,786,531
a.	BUMN	140,791
i.	Committed	140,791
-	Rupiah	-
-	Foreign currencies	-
ii.	Uncommitted	-
-	Rupiah	-
-	Foreign currencies	-
b.	Others	4,645,740
i.	Committed	306,703
ii.	Uncommitted	4,339,037
2.	Undisbursed Credit Line to other banks	-
a.	Committed	-
i.	Rupiah	-
ii.	Foreign currencies	-
a.	Uncommitted	-
i.	Rupiah	-
ii.	Foreign currencies	-
3.	Outstanding Irrevocable Trade L/C's	158,368
a.	Foreign L/C	134,572
b.	Domestic L/C	23,796
4.	Outstanding Selling of spot dan derivative	8,991,328
5.	Others	-
<b>III. CONTINGENCIES CLAIMS</b>		
1.	Guarantees received	105,788
a.	Rupiah	-
b.	Foreign currencies	105,788
2.	Interest income in settlement process	37,490
a.	Interest income on loan	37,490
b.	Other interest income	-
3.	Others	-
<b>IV. CONTINGENCIES PAYABLES</b>		
1.	Guarantees issued	73,620
a.	Rupiah	21,674
b.	Foreign currencies	51,946
2.	Others	-

**Address :**

HEAD OFFICE	: JAKARTA	: Tamara Center, Lt. 15-17, Jl. Jend. Sudirman Kav. 24, Jakarta 12920 - Indonesia, Telp. (021) 2557-8787 (Hunting), (021) 520-6780
BRANCH	: BANDUNG	: Jl. Jend. Gatot Subroto No. 17, Bandung 40262 - Indonesia, Telp. (022) 730-5900, Fax (022) 730-8878, (022) 731-6888
	SURABAYA	: Wisma Intiland (Ex Wisma Darmala), Lt. 6, Jl. Panglima Sudirman 101-103, Surabaya 60271 - Indonesia, Telp. (031) 534-8008, Fax (031) 534-8007
SUB-BRANCH	: BANDUNG	: Jl. Ir. H. Juanda (Dago) No. 56, Bandung 40115 - Indonesia, Telp. (022) 421-8708, Fax (022) 426-5101
	CIKARANG	: Komplek Ruko Union Blok A No. 2, Jl. M. H. Thamrin - Lippo Cikarang, Bekasi 17550 - Indonesia, Telp. (021) 8990-6688, Fax (021) 8990-6688
	KELAPA GADING	: Jl. Boulevard Barat Raya, Blok XC 09 No. 1-2, Kelapa Gading, Jakarta 14240 - Indonesia, Telp. (021) 4587-7078, Fax (021) 4587-7077
	MANGGA DUA	: Komplek Ruko Textile Blok E4 No. 2, Jl. Mangga Dua Raya, Jakarta 14430 - Indonesia, Telp. (021) 612-5058, Fax (021) 612-5056
	PLUIT	: Ruko CBD Pluit Blok S/11, Jl. Pluit Selatan Raya, Jakarta 14450 - Indonesia, Telp. (021) 6667-3100, Fax (021) 6667-3411
	PURI KENCANA	: Grand Puri Niaga Blok K6 Unit 1A - 1B, Jl. Puri Kencana, Jakarta 11610, Telp. (021) 5835-8565, Fax (021) 5835-1501
	SURABAYA	: Ruko Bukit Darmo Golf B2 No. 28 - 21, Bukit Darmo Boulevard, Surabaya 60226 - Indonesia, Telp. (031) 732-2277, Fax (031) 732-2266
	TANGERANG	: Karawaci Office Park, Ruko Pnangsis Blok M No. 19, Lippo Karawaci 1200, Tangerang 15811 - Indonesia, (021) 5576-4558, Fax (021) 5576-4556

The Bank has implemented early adoption of PSAK 71 on January 2018