



**CTBC BANK**

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**STATEMENTS OF FINANCIAL POSITION**  
BANK CTBC INDONESIA  
AS OF OCTOBER 31, 2019

		(in millions of rupiah)
No.	ITEMS	BANK OCTOBER 31, 2019
<b>ASSETS</b>		
1.	Cash	41,975
2.	Placement at Bank Indonesia	741,165
3.	Placement at other banks	146,438
4.	Derivative receivables	136,233
5.	Securities held	3,462,157
a.	Measured at fair value through profit and loss	259,919
b.	Measured at fair value through other comprehensive income	2,139,024
c.	Measured at amortized cost	1,063,214
6.	Securities sold under repurchase agreement (repo)	-
7.	Securities purchased under resell agreement (reverse repo)	-
8.	Acceptance receivables	360,916
9.	Loans	10,336,997
a.	Measured at fair value through profit and loss	-
b.	Measured at fair value through other comprehensive income	-
c.	Measured at amortized cost	10,336,997
10.	Sharia financing	-
11.	Participation	-
12.	Allowance for impairment losses on financial assets -/-	271,042
a.	Securities held	120
b.	Loans	268,762
c.	Others	2,160
13.	Intangible assets	152,803
	Accumulated amortization of intangible assets -/-	101,449
14.	Fixed assets	130,629
	Accumulated depreciation of fixed assets -/-	110,262
15.	Non Productive assets	6,705
a.	Abandoned property	-
b.	Foreclosed assets	-
c.	Suspense accounts	6,705
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	18,895
19.	Other assets	301,851
	<b>TOTAL ASSETS</b>	<b>15,354,011</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
1.	Demand deposits	2,752,022
2.	Savings deposits	748,016
3.	Time deposits	6,573,001
4.	Investment fund for revenue sharing	-
5.	Deposits from Bank Indonesia	-
6.	Deposits from others banks	1,036,530
7.	Derivatives payables	159,307
8.	Securities sold under repurchase agreement (repo)	-
9.	Acceptance payables	360,916
10.	Securities issued	-
11.	Borrowings	533,362
12.	Security deposits	44,844
13.	Interbranch liabilities accounts	-
a.	Operating in Indonesia	-
b.	Operating outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	234,287
16.	Investment funds for profit sharing	-
	<b>TOTAL LIABILITIES</b>	<b>12,442,285</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	35,635
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	30,100
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	14,472
h.	Others	(8,937)
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	2,696,091
a.	Previous years	2,594,085
b.	Current year	102,006
	<b>TOTAL EQUITY ATTRIBUTABLE TO OWNER</b>	<b>2,911,726</b>
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>15,354,011</b>

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
BANK CTBC INDONESIA  
AS OF OCTOBER 31, 2019

		(in millions of rupiah)
No.	ITEMS	BANK OCTOBER 31, 2019
<b>OPERATING REVENUES AND EXPENSES</b>		
<b>A. Interest Revenue and Expense</b>		
1.	<b>Interest revenue</b>	<b>886,159</b>
a.	Rupiah	724,885
b.	Foreign currencies	161,274
2.	<b>Interest expense</b>	<b>422,609</b>
a.	Rupiah	366,852
b.	Foreign currencies	55,757
	<b>Net Interest Income (Expense)</b>	<b>463,550</b>
<b>B. Operating Revenues and Expenses other than Interest</b>		
1.	<b>Operating Revenues other than Interest</b>	<b>1,109,739</b>
a.	Increase in mark to market financial assets	99,020
i.	Securities	2,418
ii.	Loans	-
iii.	Spot and derivatives	96,602
iv.	Other financial assets	-
b.	Decline in mark to market Financial Liabilities	-
c.	Gain on sales of Financial Assets	23,887
i.	Securities	23,887
ii.	Loans	-
iii.	Other financial assets	-
d.	Spot transaction and derivative gains (realised)	936,792
e.	Dividen	-
f.	Gain from investments in equity method	-
g.	Commissions / provisions / fee and administration	30,746
h.	Recovery of impairment loss reserves	1,682
i.	Other revenues	17,612
2.	<b>Operating expenses other than Interest</b>	<b>1,422,841</b>
a.	Decline in mark to market financial assets	40,173
i.	Securities	-
ii.	Loans	-
iii.	Spot and derivatives	40,173
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	950,593
e.	Impairment loss on financial assets	104,797
i.	Securities	120
ii.	Loans	102,425
iii.	Sharia Financing	-
iv.	Others Financial Asset	2,252
f.	Actual Loss on operational risk	104
g.	Losses from investments in equity method	-
h.	Commission/provision/fee dan administration	7,055
i.	Impairment loss of other assets (non financial)	346
j.	Personel expenses	181,162
k.	Promotion expenses	9,536
l.	Others expenses	113,084
	<b>Operating Revenues and Expenses other than Interest - Net</b>	<b>(313,102)</b>
	<b>OPERATING INCOME (EXPENSE)</b>	<b>150,448</b>
<b>NON OPERATING REVENUES AND EXPENSES</b>		
1.	Gain (loss) on sales of Fixed Assets	45
2.	Gain (loss) on foreign currencies translation	(3,062)
3.	Other non operating revenue (expense)	(5,507)
	<b>NON OPERATING INCOME (EXPENSE)</b>	<b>(8,524)</b>
	<b>CURRENT PROFIT (LOSS) BEFORE TAX - NET</b>	<b>141,924</b>
	Income tax	39,918
a.	Current income tax provision	23,146
b.	Deferred tax income/expense	(16,772)
	<b>CURRENT PROFIT (LOSS) AFTER TAX - NET</b>	<b>102,006</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>27,955</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	37,274
c.	Effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related items that will be reclassified to profit or loss	(9,319)
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF RELATED INCOME TAX</b>	<b>26,810</b>
	<b>TOTAL - CURRENT YEAR COMPREHENSIVE INCOME</b>	<b>128,816</b>
	<b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>	

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
BANK CTBC INDONESIA  
AS OF OCTOBER 31, 2019

		(in millions of rupiah)
No.	ITEMS	BANK OCTOBER 31, 2019
<b>I. COMMITMENT CLAIMS/RECEIVABLES</b>		
1.	Unused Borrowings	210,555
a.	Rupiah	-
b.	Foreign currencies	210,555
2.	Outstanding purchase of spot dan derivative	11,258,082
3.	Others	51,496
<b>II. COMMITMENT PAYABLES</b>		
1.	Undisbursed Credit Line	4,418,833
a.	BUMN	52,472
i.	Committed	52,472
-	Rupiah	-
-	Foreign currencies	52,472
ii.	Uncommitted	-
-	Rupiah	-
-	Foreign currencies	-
b.	Others	4,366,361
i.	Committed	205,966
ii.	Uncommitted	4,160,395
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	201,663
a.	Foreign L/C	160,189
b.	Domestic L/C	41,474
4.	Outstanding Selling of spot dan derivative	11,307,003
5.	Others	-
<b>III. CONTINGENCIES CLAIMS</b>		
1.	Guarantees received	105,278
a.	Rupiah	-
b.	Foreign currencies	105,278
2.	Interest income in settlement process	36,046
a.	Interest income on loan	36,046
b.	Other interest income	-
3.	Others	-
<b>IV. CONTINGENCIES PAYABLES</b>		
1.	Guarantees issued	77,610
a.	Rupiah	25,914
b.	Foreign currencies	51,696
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 14380 - 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
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	SURABAYA	: Ruko Bukit Darmo Golf B2 No. 28 - 21, Bukit Darmo Boulevard, Surabaya 60226 - Indonesia, Telp. (031) 732-2277, Fax (031) 732-2266
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The Bank has implemented early adoption of PSAK 71 on January 2018