

| STATEMENTS OF FINANCIAL POSITION |  |                    |                    |                    |                    |
|----------------------------------|--|--------------------|--------------------|--------------------|--------------------|
| As at 31 December 2016 and 2015  |  |                    |                    |                    |                    |
| <i>(in million Rupiah)</i>       |  |                    |                    |                    |                    |
| No.                              | ACCOUNTS   | BANK CIMB NIAGA    |                    | CONSOLIDATED       |                    |
|                                  |  | 31 December 2016   | 31 December 2015   | 31 December 2016   | 31 December 2015   |
| <b>ASSETS</b>                    |  |                    |                    |                    |                    |
| 1.                               | Cash   | 3,261,444          | 4,230,258          | 3,261,730          | 4,240,006          |
| 2.                               | Placement to Bank Indonesia                                | 16,991,628         | 19,762,904         | 16,991,628         | 19,762,904         |
| 3.                               | Interbank placement  | 2,327,210          | 3,018,588          | 2,414,493          | 3,089,111          |
| 4.                               | Spot and derivatives claims                                | 484,602            | 595,554            | 484,602            | 595,554            |
| 5.                               | Securities   |                    |                    |                    |                    |
|                                  | a. Measured at fair value through profit and loss          | 3,463,368          | 5,391,520          | 3,463,368          | 5,391,520          |
|                                  | b. Available for sale                                      | 15,871,262         | 14,027,618         | 15,871,262         | 14,027,618         |
|                                  | c. Hold to maturity  | 8,229,642          | 6,489,899          | 8,229,642          | 6,489,899          |
|                                  | d. Loan and receivables                                    | -                  | -                  | -                  | -                  |
| 6.                               | Securities sold under repurchase agreement (repo)          | -                  | -                  | -                  | -                  |
| 7.                               | Claims on securities bought under reverse repo             | 542,956            | 174,552            | 542,956            | 174,552            |
| 8.                               | Acceptance claims  | 4,488,511          | 4,251,849          | 4,488,511          | 4,251,849          |
| 9.                               | Loans  |                    |                    |                    |                    |
|                                  | a. Measured at fair value through profit and loss          | -                  | -                  | -                  | -                  |
|                                  | b. Available for sale                                      | -                  | -                  | -                  | -                  |
|                                  | c. Hold to maturity  | -                  | -                  | -                  | -                  |
|                                  | d. Loan and receivables                                    | 164,600,707        | 164,645,973        | 169,875,839        | 170,072,414        |
| 10.                              | Sharia financing   | 10,205,773         | 7,284,415          | 10,205,773         | 7,284,415          |
| 11.                              | Equity Investment  | 783,285            | 792,759            | 4,464              | 13,938             |
| 12.                              | Impairment on financial assets -/-                         |                    |                    |                    |                    |
|                                  | a. Securities  | (35,913)           | (37,521)           | (35,913)           | (37,521)           |
|                                  | b. Loans   | (7,664,256)        | (7,050,246)        | (8,098,253)        | (7,397,991)        |
|                                  | c. Others  | (442,317)          | (445,306)          | (472,763)          | (467,550)          |
| 13.                              | Intangible assets  | 2,260,824          | 1,000,196          | 2,285,292          | 1,022,398          |
|                                  | Accumulated amortisation on intangible assets -/-          | (783,872)          | (591,051)          | (802,995)          | (608,415)          |
| 14.                              | Fixed assets and equipment                                 | 7,400,594          | 5,287,229          | 7,504,192          | 5,389,757          |
|                                  | Accumulated depreciation on fixed assets and equipment -/- | (2,144,903)        | (2,354,907)        | (2,234,845)        | (2,441,889)        |
| 15.                              | Non productive asset                                       |                    |                    |                    |                    |
|                                  | a. Abandoned property                                      | 8,164              | 8,443              | 8,164              | 8,443              |
|                                  | b. Foreclosed assets                                       | 638,208            | 894,659            | 683,610            | 934,677            |
|                                  | c. Suspense accounts                                       | 47,544             | 11,461             | 47,544             | 11,461             |
|                                  | d. Interbranch assets                                      |                    |                    |                    |                    |
|                                  | i. Conducting operational activities in Indonesia          | -                  | -                  | -                  | -                  |
|                                  | ii. Conducting operational activities outside Indonesia    | -                  | -                  | -                  | -                  |
| 16.                              | Impairment on non financial assets -/-                     | (184,363)          | (10,002)           | (207,750)          | (26,225)           |
| 17.                              | Leasing  | -                  | -                  | 82,427             | 179,927            |
| 18.                              | Deferred tax assets  | 272,968            | 452,051            | 296,499            | 504,578            |
| 19.                              | Other assets   | 6,329,424          | 5,405,052          | 6,682,251          | 6,383,822          |
|                                  | <b>TOTAL ASSETS</b>  | <b>236,952,490</b> | <b>233,235,947</b> | <b>241,571,728</b> | <b>238,849,252</b> |

| STATEMENTS OF FINANCIAL POSITION             |   |                    |                    |                    |                    |
|--|---|--------------------|--------------------|--------------------|--------------------|
| As at 31 December 2016 and 2015              |   |                    |                    |                    |                    |
| <i>(in million Rupiah)</i>                   |   |                    |                    |                    |                    |
| No.  | ACCOUNTS  | BANK CIMB NIAGA    |                    | CONSOLIDATED       |                    |
|  |   | 31 December 2016   | 31 December 2015   | 31 December 2016   | 31 December 2015   |
| <b>LIABILITIES AND EQUITIES</b>              |   |                    |                    |                    |                    |
| <b>LIABILITIES</b>                           |   |                    |                    |                    |                    |
| 1.   | Current account   | 43,274,217         | 39,787,086         | 43,184,721         | 39,662,272         |
| 2.   | Saving account  | 43,378,804         | 40,265,516         | 43,378,804         | 40,265,516         |
| 3.   | Time deposit  | 83,378,833         | 91,020,671         | 83,378,833         | 91,020,671         |
| 4.   | Revenue sharing investment  | 10,628,776         | 7,584,618          | 10,628,776         | 7,584,618          |
| 5.   | Liabilities to Bank Indonesia   | 1                  | 27                 | 1                  | 27                 |
| 6.   | Interbank liabilities   | 4,557,473          | 5,654,410          | 4,557,473          | 5,654,410          |
| 7.   | Spot and derivatives liabilities  | 362,917            | 888,704            | 362,917            | 888,704            |
| 8.   | Liabilities on securities sold under repurchase agreement                             | 169,634            | 1,996,167          | 169,634            | 1,996,167          |
| 9.   | Acceptance liabilities  | 4,077,182          | 4,190,087          | 4,077,182          | 4,190,087          |
| 10.  | Issued securities   | 3,787,704          | 3,932,067          | 3,787,704          | 4,531,921          |
| 11.  | Loans received  | 3,994,455          | 5,541,446          | 7,865,638          | 9,599,377          |
| 12.  | Margin deposit  | 167,460            | 178,073            | 167,460            | 178,073            |
| 13.  | Interbranch liabilities   |                    |                    |                    |                    |
|  | a. Conducting operational activities in Indonesia                                     | 13,439             | 32,199             | 13,439             | 32,199             |
|  | b. Conducting operational activities outside Indonesia                                | -                  | -                  | -                  | -                  |
| 14.  | Deferred tax liabilities  | -                  | -                  | -                  | -                  |
| 15.  | Other liabilities   | 5,316,658          | 3,806,625          | 5,791,524          | 4,565,823          |
| 16.  | Profit sharing investment   | -                  | -                  | -                  | -                  |
| <b>TOTAL LIABILITIES</b>                     |   | <b>203,107,553</b> | <b>204,877,696</b> | <b>207,364,106</b> | <b>210,169,865</b> |
| <b>EQUITIES</b>                              |   |                    |                    |                    |                    |
| 17.  | Paid in capital   |                    |                    |                    |                    |
|  | a. Capital  | 2,900,000          | 2,900,000          | 2,900,000          | 2,900,000          |
|  | b. Unpaid capital -/-   | (1,287,743)        | (1,287,743)        | (1,287,743)        | (1,287,743)        |
|  | c. Treasury Stock -/-   | -                  | -                  | -                  | -                  |
| 18.  | Addition paid-in capital  |                    |                    |                    |                    |
|  | a. Agio   | 7,033,450          | 7,033,450          | 7,033,450          | 7,033,450          |
|  | b. Disagio -/-  | -                  | -                  | -                  | -                  |
|  | c. Donated capital  | -                  | -                  | -                  | -                  |
|  | d. Fund for paid up capital   | -                  | -                  | -                  | -                  |
|  | e. Others   | 57,011             | 57,011             | 57,011             | 57,011             |
| 19.  | Other comprehensive gain/(loss)   |                    |                    |                    |                    |
|  | a. Translation adjustment from foreign currency                                       | -                  | -                  | -                  | -                  |
|  | b. Gain/(loss) on value changes of financial assets categorized as available for sale | (166,991)          | (600,600)          | (166,991)          | (600,600)          |
|  | c. Effective portion of cash flow hedge   | -                  | -                  | -                  | -                  |
|  | d. Gains on fixed assets revaluation  | 3,077,883          | -                  | 3,077,883          | -                  |
|  | e. Portion of other comprehensive income from associates                              | -                  | -                  | -                  | -                  |
|  | f. Gains/(loss) on defined benefit actuarial program                                  | (63,914)           | 108                | (64,866)           | 108                |
|  | g. Income tax of other comprehensive income   | -                  | -                  | -                  | -                  |
|  | h. Others   | -                  | -                  | -                  | -                  |
| 20.  | Difference in quasi-reorganisation  | -                  | -                  | -                  | -                  |
| 21.  | Difference in restructuring of entity under common control                            | -                  | -                  | -                  | -                  |
| 22.  | Other equity  | -                  | -                  | -                  | -                  |
| 23.  | Reserves  |                    |                    |                    |                    |
|  | a. General reserves   | 351,538            | 351,538            | 351,538            | 351,538            |
|  | b. Appropriated reserves  | -                  | -                  | -                  | -                  |
| 24.  | Transaction with non-controlling interest   | -                  | -                  | (35,723)           | (35,723)           |
| 25.  | Gain/(Loss)   |                    |                    |                    |                    |
|  | a. Previous years   | 19,904,487         | 19,573,583         | 20,260,558         | 19,832,727         |
|  | b. Current year   | 2,039,216          | 330,904            | 2,081,687          | 427,831            |
| <b>TOTAL EQUITIES ATTRIBUTABLE TO OWNERS</b> |   | <b>33,844,937</b>  | <b>28,358,251</b>  | <b>34,206,804</b>  | <b>28,678,599</b>  |
| 26.  | Non-controlling interest  | -                  | -                  | 818                | 788                |
| <b>TOTAL EQUITIES</b>                        |   | <b>33,844,937</b>  | <b>28,358,251</b>  | <b>34,207,622</b>  | <b>28,679,387</b>  |
| <b>TOTAL LIABILITIES AND EQUITIES</b>        |   | <b>236,952,490</b> | <b>233,235,947</b> | <b>241,571,728</b> | <b>238,849,252</b> |

| <b>STATEMENTS OF COMPREHENSIVE INCOME</b>                     |  |                    |                     |                    |                     |
|---|--|--------------------|---------------------|--------------------|---------------------|
| <b>Period of 1 January - 31 December 2016 and 2015</b>        |  |                    |                     |                    |                     |
| <i>(in million Rupiah, except for earnings per share)</i>     |  |                    |                     |                    |                     |
| No.   | ACCOUNTS   | BANK CIMB NIAGA    |                     | CONSOLIDATED       |                     |
|   |  | 2016               | 2015                | 2016               | 2015                |
| <b>OPERATIONAL INCOME AND EXPENSES</b>                        |  |                    |                     |                    |                     |
| <b>A. Interest Income and Expenses</b>                        |  |                    |                     |                    |                     |
| <b>1.</b>   | <b>Interest Income</b>                               |                    |                     |                    |                     |
|   | a. Rupiah  | 18,921,772         | 19,851,636          | 20,100,304         | 20,831,396          |
|   | b. Foreign Currency                                  | 1,224,344          | 1,487,363           | 1,224,344          | 1,487,363           |
| <b>2.</b>   | <b>Interest Expenses</b>                             |                    |                     |                    |                     |
|   | a. Rupiah  | 8,498,233          | 9,796,149           | 9,015,397          | 10,372,938          |
|   | b. Foreign Currency                                  | 215,221            | 559,461             | 215,221            | 559,461             |
|   | <b>Net Interest Income</b>                           | <b>11,432,662</b>  | <b>10,983,389</b>   | <b>12,094,030</b>  | <b>11,386,360</b>   |
| <b>B. Operational Income and Expenses Other than Interest</b> |  |                    |                     |                    |                     |
| <b>1.</b>   | <b>Operational Income Other than Interest</b>        | <b>3,988,619</b>   | <b>3,762,078</b>    | <b>4,229,561</b>   | <b>4,143,544</b>    |
|   | a. Positive mark to market on financial assets       |                    |                     |                    |                     |
|   | i. Securities  | 4,942              | -                   | 4,942              | -                   |
|   | ii. Loans  | -                  | -                   | -                  | -                   |
|   | iii. Spot and derivatives                            | 407,483            | -                   | 407,483            | -                   |
|   | iv. Other financial assets                           | -                  | -                   | -                  | -                   |
|   | b. Negative mark to market on financial liabilities  | -                  | -                   | -                  | -                   |
|   | c. Gain on sale of financial assets                  |                    |                     |                    |                     |
|   | i. Securities  | 284,065            | 145,162             | 284,065            | 145,162             |
|   | ii. Loans  | -                  | -                   | -                  | -                   |
|   | iii. Other financial assets                          | -                  | -                   | -                  | -                   |
|   | d. Gain on spot and derivatives (realised)           | 531,468            | 1,374,371           | 531,468            | 1,374,374           |
|   | e. Dividend  | 955                | -                   | 955                | -                   |
|   | f. Gain on investment under equity method            | 31,026             | 722                 | 31,026             | 722                 |
|   | g. Commission/provision/fee and administration       | 2,552,338          | 2,045,699           | 2,686,963          | 2,241,316           |
|   | h. Recovery of asset impairment                      | 4,059              | 1,516               | 4,059              | 1,516               |
|   | i. Other income                                      | 172,283            | 194,608             | 278,600            | 380,454             |
| <b>2.</b>   | <b>Operational Expenses Other than Interest</b>      | <b>12,701,533</b>  | <b>14,179,809</b>   | <b>13,538,016</b>  | <b>14,837,519</b>   |
|   | a. Negative mark to market on financial assets       |                    |                     |                    |                     |
|   | i. Securities  | -                  | 22,165              | -                  | 22,165              |
|   | ii. Loans  | -                  | -                   | -                  | -                   |
|   | iii. Spot and derivatives                            | -                  | 547,153             | -                  | 547,153             |
|   | iv. Other financial assets                           | -                  | -                   | -                  | -                   |
|   | b. Positive mark to market on financial liabilities  | -                  | -                   | -                  | -                   |
|   | c. Loss on sale of financial assets                  |                    |                     |                    |                     |
|   | i. Securities  | -                  | -                   | -                  | -                   |
|   | ii. Loans  | -                  | -                   | -                  | -                   |
|   | iii. Other financial assets                          | -                  | -                   | -                  | -                   |
|   | d. Loss on spot and derivatives (realised)           | 554,504            | 699,926             | 554,504            | 699,926             |
|   | e. Impairment of financial assets                    |                    |                     |                    |                     |
|   | i. Securities  | -                  | -                   | -                  | -                   |
|   | ii. Loans  | 4,251,765          | 5,168,330           | 4,525,497          | 5,324,163           |
|   | iii. Sharia financing                                | 40,726             | 1,949               | 40,726             | 1,949               |
|   | iv. Other financial assets                           | -                  | 5,069               | 8,201              | 28,628              |
|   | f. Losses on operational risk                        | 20,415             | 2,793               | 20,415             | 2,793               |
|   | g. Losses on investment under equity method          | -                  | -                   | -                  | -                   |
|   | h. Commission/provision/fee, and administration      | 573,603            | 523,220             | 573,603            | 523,220             |
|   | i. Impairment of other assets (non financial assets) | 279,716            | 7,614               | 402,586            | 7,357               |
|   | j. Personnel expenses                                | 3,219,822          | 3,706,867           | 3,471,634          | 3,989,089           |
|   | k. Promotion expenses                                | 251,690            | 299,354             | 272,661            | 315,082             |
|   | l. Other expenses                                    | 3,509,292          | 3,195,369           | 3,668,189          | 3,375,994           |
|   | <b>Net Operational Expenses Other than Interest</b>  | <b>(8,712,914)</b> | <b>(10,417,731)</b> | <b>(9,308,455)</b> | <b>(10,693,975)</b> |
|   | <b>OPERATIONAL PROFIT</b>                            | <b>2,719,748</b>   | <b>565,658</b>      | <b>2,785,575</b>   | <b>692,385</b>      |

| <b>STATEMENTS OF COMPREHENSIVE INCOME</b>                 |  |                  |                  |                  |                  |
|---|--|------------------|------------------|------------------|------------------|
| <b>Period of 1 January - 31 December 2016 and 2015</b>    |  |                  |                  |                  |                  |
| <i>(in million Rupiah, except for earnings per share)</i> |  |                  |                  |                  |                  |
| No.   | ACCOUNTS   | BANK CIMB NIAGA  |                  | CONSOLIDATED     |                  |
|   |  | 2016             | 2015             | 2016             | 2015             |
| <b>NON OPERATIONAL INCOME (EXPENSES)</b>                  |  |                  |                  |                  |                  |
| 1.  | Gain on sale of fixed assets and equipment   | 790              | 3,599            | 1,766            | 3,921            |
| 2.  | Gain/(loss) on foreign exchange translation  | -                | -                | -                | -                |
| 3.  | Other non operational income (expenses)  | 22,134           | (65,883)         | 63,367           | (126,302)        |
|   | <b>NON OPERATIONAL PROFIT/(LOSS)</b>   | <b>22,924</b>    | <b>(62,284)</b>  | <b>65,133</b>    | <b>(122,381)</b> |
|   | <b>CURRENT YEAR PROFIT BEFORE INCOME TAXES</b>   | <b>2,742,672</b> | <b>503,374</b>   | <b>2,850,708</b> | <b>570,004</b>   |
|   | Income Taxes   |                  |                  |                  |                  |
| a.  | Estimated current year tax   | (647,568)        | (169,050)        | (683,748)        | (163,348)        |
| b.  | Deferred tax income (expenses)   | (55,888)         | (3,420)          | (85,243)         | 21,229           |
|   | <b>CURRENT YEAR NET PROFIT AFTER INCOME TAXES</b>  | <b>2,039,216</b> | <b>330,904</b>   | <b>2,081,717</b> | <b>427,885</b>   |
| <b>OTHER COMPREHENSIVE INCOME</b>                         |  |                  |                  |                  |                  |
| <b>1</b>  | <b>Item that will not be reclassified to profit or loss</b>                                    | <b>3,013,861</b> | <b>108</b>       | <b>3,012,909</b> | <b>108</b>       |
| a.  | Gain on revaluation of fixed assets  | 3,173,528        | -                | 3,173,528        | -                |
| b.  | Gain/(loss) on defined benefit actuarial program   | (85,362)         | 144              | (86,632)         | 144              |
| c.  | Portion of other comprehensive income from associates  | -                | -                | -                | -                |
| d.  | Others   | -                | -                | -                | -                |
| e.  | Income tax (charged)/credited relating to item that will not be reclassified to profit or loss | (74,305)         | (36)             | (73,987)         | (36)             |
| <b>2</b>  | <b>Item that may be reclassified subsequently to profit or loss</b>                            | <b>433,609</b>   | <b>(196,300)</b> | <b>433,609</b>   | <b>(196,300)</b> |
| a.  | Translation adjustment from foreign currency   | -                | -                | -                | -                |
| b.  | Gain/(loss) on value changes of financial assets categorized as available for sale             | 578,146          | (261,734)        | 578,146          | (261,734)        |
| c.  | Effective portion of cash flow hedge   | -                | -                | -                | -                |
| d.  | Others   | -                | -                | -                | -                |
| e.  | Income tax (charged)/credited relating to item that will be reclassified to profit or loss     | (144,537)        | 65,434           | (144,537)        | 65,434           |
|   | <b>Other comprehensive income of the current year - net of applicable income tax</b>           | <b>3,447,470</b> | <b>(196,192)</b> | <b>3,446,518</b> | <b>(196,192)</b> |
|   | <b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>   | <b>5,486,686</b> | <b>134,712</b>   | <b>5,528,235</b> | <b>231,693</b>   |
|   | <b>Profit Attributable to:</b>   |                  |                  |                  |                  |
|   | OWNER  | 2,039,216        | 330,904          | 2,081,687        | 427,831          |
|   | NON-CONTROLLING INTEREST   | -                | -                | 30               | 54               |
|   | <b>CURRENT YEAR TOTAL PROFIT</b>   | <b>2,039,216</b> | <b>330,904</b>   | <b>2,081,717</b> | <b>427,885</b>   |
|   | <b>Total other comprehensive income attributable to:</b>                                       |                  |                  |                  |                  |
|   | OWNER  | 3,447,470        | (196,192)        | 3,446,518        | (196,192)        |
|   | NON-CONTROLLING INTEREST   | -                | -                | -                | -                |
|   | <b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>   | <b>3,447,470</b> | <b>(196,192)</b> | <b>3,446,518</b> | <b>(196,192)</b> |
|   | <b>Total comprehensive profit attributable to:</b>   |                  |                  |                  |                  |
|   | OWNER  | 5,486,686        | 134,712          | 5,528,205        | 231,639          |
|   | NON-CONTROLLING INTEREST   | -                | -                | 30               | 54               |
|   | <b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>   | <b>5,486,686</b> | <b>134,712</b>   | <b>5,528,235</b> | <b>231,693</b>   |
|   | <b>TRANSFER OF PROFIT/(LOSS) TO HEAD OFFICE</b>  | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>         |
|   | <b>DIVIDEND</b>  | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>         |
|   | <b>NET EARNINGS PER SHARE</b>  | <b>81.14</b>     | <b>13.17</b>     | <b>82.83</b>     | <b>17.02</b>     |

| <b>STATEMENTS OF CASH FLOWS</b>                        |  |                        |                    |                     |                    |
|--|--|------------------------|--------------------|---------------------|--------------------|
| <b>Period of 1 January - 31 December 2016 and 2015</b> |  |                        |                    |                     |                    |
| <i>(in million Rupiah)</i>                             |  |                        |                    |                     |                    |
| <b>No.</b>   | <b>ACCOUNTS</b>  | <b>BANK CIMB NIAGA</b> |                    | <b>CONSOLIDATED</b> |                    |
|  |  | <b>2016</b>            | <b>2015</b>        | <b>2016</b>         | <b>2015</b>        |
| <b>A.</b>  | <b>Cash flows from operating activities:</b>   |                        |                    |                     |                    |
|  | Receipts of interest, fees and commissions income  | 21,982,669             | 22,878,051         | 23,297,874          | 24,055,270         |
|  | Payments of interests, fees and commissions  | (8,072,445)            | (9,410,667)        | (8,071,720)         | (9,413,172)        |
|  | Other operating income   | 172,283                | 194,608            | 278,600             | 363,330            |
|  | Foreign exchange & derivative gain/(loss) - net  | 178,063                | (299,640)          | 178,063             | (299,650)          |
|  | Other operating expenses   | (5,872,060)            | (7,349,998)        | (5,983,512)         | (7,990,369)        |
|  | Non operating expenses - net   | (38,296)               | (68,427)           | (1,391)             | (159,381)          |
|  | Cash flow before changes in operating assets and liabilities                                   | 8,350,214              | 5,943,927          | 9,697,914           | 6,556,028          |
|  | Changes in assets and liabilities:   |                        |                    |                     |                    |
|  | - (Increase)/decrease in assets:   |                        |                    |                     |                    |
|  | - Marketable securities and government bonds for trading                                       | 2,217,159              | (3,564,608)        | 2,217,159           | (3,564,608)        |
|  | - Securities purchased under resale agreements   | (368,404)              | (174,552)          | (368,404)           | (174,552)          |
|  | - Loans  | (6,457,374)            | (5,874,163)        | (6,739,180)         | (5,427,105)        |
|  | - Acceptance receivable  | (236,662)              | 867,757            | (236,662)           | 867,757            |
|  | - Consumer financing receivables   | -                      | -                  | 227,430             | 472,433            |
|  | - Increase/(decrease) in liabilities:  |                        |                    |                     |                    |
|  | - Deposits from customers  | 2,002,739              | 3,623,194          | 2,038,057           | 3,809,843          |
|  | - Deposits from other banks  | (1,096,937)            | 3,587,854          | (1,096,937)         | 3,587,854          |
|  | - Securities sold under repurchase agreement   | (1,826,533)            | 1,996,167          | (1,826,533)         | 1,996,167          |
|  | - Acceptance payables  | (112,905)              | (923,140)          | (112,905)           | (923,140)          |
|  | - Taxes payable  | 42,698                 | (172,491)          | 38,281              | (173,374)          |
|  | Income tax paid during the year  | (546,887)              | (297,060)          | (546,888)           | (272,129)          |
|  | <b>Net cash provided by operating activities</b>   | <b>1,967,108</b>       | <b>5,012,885</b>   | <b>3,291,332</b>    | <b>6,755,174</b>   |
| <b>B.</b>  | <b>Cash flows from investing activities:</b>   |                        |                    |                     |                    |
|  | Increase in available-for-sale and held-to-maturity marketable securities and government bonds | (3,317,473)            | (970,099)          | (3,317,473)         | (970,099)          |
|  | Decrease in long term investments  | 9,474                  | -                  | 9,474               | -                  |
|  | Proceeds from sale of fixed assets   | 2,434                  | 3,501              | 3,601               | 4,262              |
|  | Acquisition of fixed assets  | (419,532)              | (1,296,016)        | (426,020)           | (514,243)          |
|  | Acquisition of intangible assets   | (338,741)              | -                  | (341,008)           | (791,016)          |
|  | <b>Net cash used in investing activities</b>   | <b>(4,063,838)</b>     | <b>(2,262,614)</b> | <b>(4,071,426)</b>  | <b>(2,271,096)</b> |
| <b>C.</b>  | <b>Cash flows from financing activities:</b>   |                        |                    |                     |                    |
|  | Additional of borrowing  | 413,946                | 65,524             | 1,027,144           | 736,908            |
|  | Payment of interest and borrowing  | (1,532,647)            | (1,629,803)        | (2,843,763)         | (3,473,489)        |
|  | Decrease in marketable securities issued   | (639,363)              | (879,164)          | (1,239,217)         | (1,326,274)        |
|  | Payment of bonds interest and marketable securities issued                                     | (666,253)              | (716,193)          | (677,819)           | (799,281)          |
|  | <b>Net cash used in by financing activities</b>  | <b>(2,424,317)</b>     | <b>(3,159,636)</b> | <b>(3,733,655)</b>  | <b>(4,862,136)</b> |
|  | Effects on exchange rate differences   | (200,952)              | 1,001,560          | (200,952)           | 1,001,560          |
|  | <b>Net increase/(decrease) in cash and cash equivalent</b>                                     | <b>(4,721,999)</b>     | <b>592,195</b>     | <b>(4,714,701)</b>  | <b>623,502</b>     |
|  | <b>Cash and cash equivalent at beginning of the year</b>                                       | <b>28,050,545</b>      | <b>27,458,350</b>  | <b>28,130,816</b>   | <b>27,507,314</b>  |
|  | <b>Cash and cash equivalent at ending of the year</b>  | <b>23,328,546</b>      | <b>28,050,545</b>  | <b>23,416,115</b>   | <b>28,130,816</b>  |
|  | <b>Cash and cash equivalent consist of:</b>  |                        |                    |                     |                    |
|  | Cash   | 3,261,444              | 4,230,258          | 3,261,730           | 4,240,006          |
|  | Current accounts with Bank Indonesia   | 13,345,736             | 14,605,403         | 13,345,736          | 14,605,403         |
|  | Current accounts with other banks  | 1,536,869              | 2,277,504          | 1,624,152           | 2,348,027          |
|  | Placement with other banks and Bank Indonesia  |                        |                    |                     |                    |
|  | - mature within three months or less since acquisition date                                    | 4,436,233              | 5,898,585          | 4,436,233           | 5,898,585          |
|  | Bank Indonesia certificates and Local Bank Certificates  |                        |                    |                     |                    |
|  | - mature within three months or less since acquisition date                                    | 748,264                | 1,038,795          | 748,264             | 1,038,795          |
|  | <b>Total cash and cash equivalents</b>   | <b>23,328,546</b>      | <b>28,050,545</b>  | <b>23,416,115</b>   | <b>28,130,816</b>  |
|  | <b>Supplemental cash flows information:</b>  |                        |                    |                     |                    |
|  | Activities not affecting cash flows  | -                      | -                  | -                   | -                  |

**STATEMENTS OF CHANGES IN EQUITY**  
**Period of 1 January - 31 December 2016**  
**Attributable to equity holders of the parent**

|  | Share capital | Additional paid-in capital | Transaction with non-controlling interest | Share based compensation reserve | Reserve on revaluation of fixed assets | Actuarial Loss | Unrealised losses on available-for-sale marketable securities and government bonds | General and statutory reserve | Retained earnings | Total      | Non-controlling interest | Total equity |
|--|---------------|----------------------------|---|----------------------------------|--|----------------|--|-------------------------------|-------------------|------------|--------------------------|--------------|
| Balance as at 1 January 2016                     | 1,612,257     | 7,033,450                  | (35,723)                                  | 57,011                           | -                                      | 108            | (600,600)  | 351,538                       | 20,260,558        | 28,678,599 | 788                      | 28,679,387   |
| Total comprehensive income for the current year: |               |                            |   |                                  |  |                |  |                               |                   |            |                          |              |
| - Net income                                     | -             | -                          | -   | -                                | -                                      | -              | -  | -                             | 2,081,687         | 2,081,687  | 30                       | 2,081,717    |
| - Other comprehensive income                     | -             | -                          | -   | -                                | 3,077,883                              | (64,974)       | 433,609  | -                             | -                 | 3,446,518  | -                        | 3,446,518    |
|  | -             | -                          | -   | -                                | 3,077,883                              | (64,974)       | 433,609  | -                             | 2,081,687         | 5,528,205  | 30                       | 5,528,235    |
| Balance as at 31 December 2016                   | 1,612,257     | 7,033,450                  | (35,723)                                  | 57,011                           | 3,077,883                              | (64,866)       | (166,991)  | 351,538                       | 22,342,245        | 34,206,804 | 818                      | 34,207,622   |

**STATEMENTS OF CHANGES IN EQUITY**  
**Periode 1 January - 31 December 2015**  
 Attributable to equity holders of the parent

|  | Share capital    | Additional paid-in capital | Transaction with non-controlling interest | Share based compensation reserve | Actuarial loss | Unrealised losses on available-for-sale marketable securities and government bonds | General and statutory reserve | Retained earnings | Total             | Non-controlling interest | Total equity      |
|--|------------------|----------------------------|---|----------------------------------|----------------|--|-------------------------------|-------------------|-------------------|--------------------------|-------------------|
| Balance as at 1 January 2015                     | 1,612,257        | 7,033,450                  | (35,723)                                  | 57,011                           | -              | (404,300)  | 351,538                       | 19,832,727        | 28,446,960        | 734                      | 28,447,694        |
| Effect of changes in ownership of subsidiaries   | -                | -                          | -   | -                                | -              | -  | -                             | -                 | -                 | -                        | -                 |
| Total comprehensive income for the current year: |                  |                            |   |                                  |                |  |                               |                   |                   |                          |                   |
| - Net income                                     | -                | -                          | -   | -                                | -              | -  | -                             | 427,831           | 427,831           | 54                       | 427,885           |
| - Other comprehensive income                     | -                | -                          | -   | -                                | 108            | (196,300)  | -                             | -                 | (196,192)         | -                        | (196,192)         |
|  | -                | -                          | -   | -                                | 108            | (196,300)  | -                             | 427,831           | 231,639           | 54                       | 231,693           |
| Balance as at 31 December 2015                   | <u>1,612,257</u> | <u>7,033,450</u>           | <u>(35,723)</u>                           | <u>57,011</u>                    | <u>108</u>     | <u>(600,600)</u>   | <u>351,538</u>                | <u>20,260,558</u> | <u>28,678,599</u> | <u>788</u>               | <u>28,679,387</u> |

**CALCULATION OF CAPITAL ADEQUACY RATIO  
as at 31 December 2016 and 2015**

*(in million Rupiah, except for ratios in percentage)*

| NO.                  | ACCOUNTS   | 2016              |                   | 2015              |                   |
|----------------------|--|-------------------|-------------------|-------------------|-------------------|
|                      |  | Bank CIMB Niaga   | Consolidated      | Bank CIMB Niaga   | Consolidated      |
| <b>I</b>             | <b>Core Capital (Tier 1)</b>   | <b>31,267,555</b> | <b>32,421,092</b> | <b>26,531,535</b> | <b>27,614,111</b> |
| 1                    | <b>Common Equity Tier (CET 1)</b>  | <b>31,267,555</b> | <b>32,421,092</b> | -                 | -                 |
| 1.1                  | <b>Paid in Capital</b> (after deducting Treasury Stock)  | <b>1,612,257</b>  | <b>1,612,257</b>  | -                 | -                 |
| 1.2                  | <b>Disclosed Reserves</b>  | -                 | -                 | -                 | -                 |
| 1.2.1                | <b>Additional Factor</b>   | -                 | -                 | -                 | -                 |
| 1.2.1.1              | <b>Other Comprehensive Income</b>  | -                 | -                 | -                 | -                 |
| 1.2.1.1.1            | Excess translation adjustment of financial statement   | 1                 | 1                 | -                 | -                 |
| 1.2.1.1.2            | Potential gain on increase in fair value of financial assets classified as available for sale                  | -                 | -                 | -                 | -                 |
| 1.2.1.1.3            | Fixed asset revaluation surplus  | 3,077,883         | 3,077,883         | -                 | -                 |
| 1.2.1.2              | <b>Other disclosed reserve</b>   | -                 | -                 | -                 | -                 |
| 1.2.1.2.1            | Agio   | 7,090,461         | 7,090,461         | -                 | -                 |
| 1.2.1.2.2            | General reserve  | 351,538           | 351,538           | -                 | -                 |
| 1.2.1.2.3            | Previous years profit  | 19,904,487        | 20,265,608        | -                 | -                 |
| 1.2.1.2.4            | Current year profit  | 2,039,216         | 2,081,687         | -                 | -                 |
| 1.2.1.2.5            | Fund fo paid-in capital  | -                 | -                 | -                 | -                 |
| 1.2.1.2.6            | Other  | -                 | -                 | -                 | -                 |
| 1.2.2                | <b>Deduction Factor</b>  | -                 | -                 | -                 | -                 |
| 1.2.2.1              | <b>Other Comprehensive Income</b>  | -                 | -                 | -                 | -                 |
| 1.2.2.1.1            | Less difference arising from translation of financial statement  | -                 | -                 | -                 | -                 |
| 1.2.2.1.2            | Potential loss on decrease in fair value of financial assets classified as available for sale                  | 190,980           | 190,980           | -                 | -                 |
| 1.2.2.2              | <b>Other disclosed reserve</b>   | -                 | -                 | -                 | -                 |
| 1.2.2.2.1            | Disagio  | -                 | -                 | -                 | -                 |
| 1.2.2.2.2            | Previous years loss  | -                 | -                 | -                 | -                 |
| 1.2.2.2.3            | Current year loss  | -                 | -                 | -                 | -                 |
| 1.2.2.2.4            | Negative differences between regulatory provision and impairment of production asset                           | -                 | -                 | -                 | -                 |
| 1.2.2.2.5            | Negative difference on adjustment of fair value on financial instrument in the trading book                    | -                 | -                 | -                 | -                 |
| 1.2.2.2.6            | Required regulatory provision on on productive asset   | 142,572           | 142,572           | -                 | -                 |
| 1.2.2.2.7            | Other  | -                 | -                 | -                 | -                 |
| 1.3                  | <b>Non controlling interest</b>  | -                 | -                 | -                 | -                 |
| 1.4                  | <b>Deduction Factor of Common Equity Tier 1</b>  | -                 | -                 | -                 | -                 |
| 1.4.1                | Deferred tax calculation   | 248,979           | 272,510           | -                 | -                 |
| 1.4.2                | Goodwill   | -                 | -                 | -                 | -                 |
| 1.4.3                | Other intangible assets  | 1,446,936         | 1,452,281         | -                 | -                 |
| 1.4.4                | Equity investment which can be calculated as deduction factor  | 778,821           | -                 | -                 | -                 |
| 1.4.5                | Shortfall on the capital of insurance subsidiary   | -                 | -                 | -                 | -                 |
| 1.4.6                | Securitisation exposure  | -                 | -                 | -                 | -                 |
| 1.4.7                | <b>Other deduction factor of Tier 1</b>  | -                 | -                 | -                 | -                 |
| 1.4.7.1              | Investment in AT 1 and/or Tier 2 instruments in other bank   | -                 | -                 | -                 | -                 |
| 1.4.7.2              | Cross ownership in other entity acquired by the transition of the law, a grant, or grant will                  | -                 | -                 | -                 | -                 |
| 2                    | <b>Additional Tier 1</b>   | -                 | -                 | -                 | -                 |
| 2.1                  | Capital instrument which can be calculated as AT-1   | -                 | -                 | -                 | -                 |
| 2.2                  | Agio / Disagio   | -                 | -                 | -                 | -                 |
| 2.3                  | <b>Deduction factor on additional Tier 1</b>   | -                 | -                 | -                 | -                 |
| 2.3.1                | Investment in AT 1 and/or Tier 2 instruments in other bank   | -                 | -                 | -                 | -                 |
| 2.3.2                | Cross ownership in other entity acquired by the transition of the law, a grant, or grant will                  | -                 | -                 | -                 | -                 |
| <b>II</b>            | <b>Supplementary Capital (Tier 2)</b>  | <b>2,669,326</b>  | <b>2,991,651</b>  | <b>3,771,687</b>  | <b>4,039,336</b>  |
| 1                    | Capital instrument which can be calculated as Tier 2   | 960,566           | 960,566           | -                 | -                 |
| 2                    | Agio/Disagio   | -                 | -                 | -                 | -                 |
| 3                    | <b>General reserve of required regulatory provision on productive asset (max.1.25% of RWA for Credit Risk)</b> | <b>1,708,760</b>  | <b>2,031,085</b>  | -                 | -                 |
| 4                    | <b>Tier 2 deduction factor</b>   | -                 | -                 | -                 | -                 |
| 4.1                  | Sinking Fund   | -                 | -                 | -                 | -                 |
| 4.2                  | Investment in Tier 2 instruments in other bank   | -                 | -                 | -                 | -                 |
| 4.3                  | Cross ownership in other entity acquired by the transition of the law, a grant, or grant will                  | -                 | -                 | -                 | -                 |
| <b>Total Capital</b> |  | <b>33,936,881</b> | <b>35,412,743</b> | <b>30,303,222</b> | <b>31,653,447</b> |

  

|   | 2016               |                    | 2015               |                    | DESCRIPTION  | 2016            |              | 2015            |              |
|---|--------------------|--------------------|--------------------|--------------------|--|-----------------|--------------|-----------------|--------------|
|   | Bank CIMB Niaga    | Consolidated       | Bank CIMB Niaga    | Consolidated       |  | Bank CIMB Niaga | Consolidated | Bank CIMB Niaga | Consolidated |
| <b>RISK WEIGHTED ASSET (RWA)</b>                        |                    |                    |                    |                    | <b>Capital Adequacy Ratio</b>                            |                 |              |                 |              |
| RWA FOR CREDIT RISK                                     | 166,187,618        | 170,387,235        | 162,648,297        | 168,143,233        | Ratio CET1 (%)   | 16.32           | 16.44        | 14.15           | 14.20        |
| RWA FOR MARKET RISK                                     | 1,612,176          | 1,612,176          | 1,825,544          | 1,825,544          | Ratio Tier 1 (%)   | 16.32           | 16.44        | 14.15           | 14.20        |
| RWA FOR OPERATIONAL RISK                                | 23,782,852         | 25,207,603         | 23,092,078         | 24,429,458         | Ratio Tier 2 (%)   | 1.39            | 1.52         | 2.01            | 2.08         |
| <b>TOTAL RWA</b>  | <b>191,582,646</b> | <b>197,207,014</b> | <b>187,565,919</b> | <b>194,398,235</b> | Ratio KPMM (%)   | 17.71           | 17.96        | 16.16           | 16.28        |
| <b>CAPITAL ADEQUACY RATIO ACCORDING TO RISK PROFILE</b> | <b>9.90</b>        | <b>9.90</b>        | <b>9.90</b>        | <b>9.90</b>        | <b>CET1 FOR BUFFER</b>                                   | <b>7.81</b>     | <b>8.06</b>  |                 |              |
| <b>CAR ALLOCATED</b>                                    |                    |                    |                    |                    | <b>PERCENTAGE OF BUFFER MANDATORY FILLED BY THE BANK</b> |                 |              |                 |              |
| From CET1 (%)   | 8.51               | 8.38               |                    |                    | Capital Conservation Buffer (%)                          | 0.625           | 0.625        |                 |              |
| From AT1 (%)  | -                  | -                  |                    |                    | Countercyclical Buffer (%)                               |                 |              |                 |              |
| From Tier 2 (%)   | 1.39               | 1.52               |                    |                    | Capital Surcharge for D-SIB (%)                          | 0.25            | 0.25         |                 |              |



| EARNING ASSETS QUALITY AND OTHER INFORMATIONS |  |                 |                 |             |          |           |             |             |                 |             |          |           |             |
|---|--|-----------------|-----------------|-------------|----------|-----------|-------------|-------------|-----------------|-------------|----------|-----------|-------------|
| As at 31 December 2016 and 2015               |  |                 |                 |             |          |           |             |             |                 |             |          |           |             |
| (in million Rupiah)                           |  |                 |                 |             |          |           |             |             |                 |             |          |           |             |
| No.   | ACCOUNTS   | BANK CIMB NIAGA |                 |             |          |           |             |             |                 |             |          |           |             |
|   |  | 2016            |                 |             |          |           | 2015        |             |                 |             |          |           |             |
|   |  | Pass            | Special Mention | Substandard | Doubtful | Loss      | TOTAL       | Pass        | Special Mention | Substandard | Doubtful | Loss      | TOTAL       |
| <b>I. RELATED PARTIES</b>                     |  |                 |                 |             |          |           |             |             |                 |             |          |           |             |
| 1.  | Interbank Placement                                | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| a.  | Rupiah   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| b.  | Foreign currency                                   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| 2.  | Spot and derivative claims                         | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| a.  | Rupiah   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| b.  | Foreign currency                                   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| 3.  | Securities   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| a.  | Rupiah   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| b.  | Foreign currency                                   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| 4.  | Securities sold under repurchase agreements (Repo) | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| a.  | Rupiah   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| b.  | Foreign currency                                   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| 5.  | Claims on securities bought under reverse repo     | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| a.  | Rupiah   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| b.  | Foreign currency                                   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| 6.  | Acceptance claims                                  | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| 7.  | Loans  | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| a.  | Micro, Small and Medium Enterprises (UMKM)         | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| i.  | Rupiah   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| ii.   | Foreign Currency                                   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| b.  | Non Micro, Small and Medium Enterprises (UMKM)     | 1,433,535       | -               | -           | -        | -         | 1,433,535   | 1,341,780   | -               | -           | -        | -         | 1,341,780   |
| i.  | Rupiah   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| ii.   | Foreign Currency                                   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| c.  | Restructured Loans                                 | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| i.  | Rupiah   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| ii.   | Foreign Currency                                   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| d.  | Loan on Property                                   | 205,597         | -               | -           | -        | -         | 205,597     | 130,475     | -               | -           | -        | -         | 130,475     |
| 8.  | Equity Investment                                  | 778,821         | -               | -           | -        | -         | 778,821     | 788,295     | -               | -           | -        | -         | 788,295     |
| 9.  | Temporary Equity Investment                        | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| 10.   | Other Receivable                                   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| 11.   | Commitments and contingencies                      | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| a.  | Rupiah   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| b.  | Foreign currency                                   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| 12.   | Foreclosed Assets                                  | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| <b>II. NON-RELATED PARTIES</b>                |  |                 |                 |             |          |           |             |             |                 |             |          |           |             |
| 1.  | Interbank Placement                                | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| a.  | Rupiah   | 95,712          | -               | -           | -        | -         | 95,712      | 270,673     | -               | -           | -        | -         | 270,673     |
| b.  | Foreign currency                                   | 2,222,050       | -               | -           | -        | 9,448     | 2,231,498   | 2,738,248   | -               | -           | -        | 9,667     | 2,747,915   |
| 2.  | Spot and derivative claims                         | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| a.  | Rupiah   | 379,579         | -               | -           | -        | -         | 379,579     | 517,910     | -               | -           | -        | -         | 517,910     |
| b.  | Foreign currency                                   | 105,023         | -               | -           | -        | -         | 105,023     | 77,644      | -               | -           | -        | -         | 77,644      |
| 3.  | Securities   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| a.  | Rupiah   | 25,203,542      | -               | -           | -        | 15,000    | 25,218,542  | 23,702,860  | -               | -           | -        | 15,000    | 23,717,860  |
| b.  | Foreign currency                                   | 2,345,730       | -               | -           | -        | -         | 2,345,730   | 2,191,177   | -               | -           | -        | -         | 2,191,177   |
| 4.  | Securities sold under repurchase agreement (Repo)  | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| a.  | Rupiah   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| b.  | Foreign currency                                   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| 5.  | Claims on securities bought under reverse repo     | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| a.  | Rupiah   | 542,956         | -               | -           | -        | -         | 542,956     | 174,552     | -               | -           | -        | -         | 174,552     |
| b.  | Foreign currency                                   | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| 6.  | Acceptance Claims                                  | 4,488,511       | -               | -           | -        | -         | 4,488,511   | 4,251,849   | -               | -           | -        | -         | 4,251,849   |
| 7.  | Loans  | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| a.  | Micro, Small and Medium Enterprises (UMKM)         | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| i.  | Rupiah   | 18,244,758      | 1,620,984       | 75,072      | 89,782   | 605,195   | 20,635,791  | 21,562,100  | 1,381,728       | 186,150     | 181,129  | 429,870   | 23,740,977  |
| ii.   | Foreign Currency                                   | 639,527         | 7,806           | -           | -        | 46,708    | 694,041     | 451,608     | 46,020          | -           | -        | 13,137    | 510,765     |
| b.  | Non Micro, Small and Medium Enterprises (UMKM)     | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| i.  | Rupiah   | 116,561,255     | 6,865,261       | 888,212     | 282,874  | 3,066,720 | 127,664,322 | 111,293,109 | 7,305,663       | 294,416     | 397,990  | 2,165,515 | 121,456,693 |
| ii.   | Foreign Currency                                   | 20,960,862      | 1,684,585       | 13,954      | 38,632   | 1,680,758 | 24,378,791  | 17,439,655  | 4,536,858       | -           | 193,818  | 2,709,842 | 24,880,173  |
| c.  | Restructured Loans                                 | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| i.  | Rupiah   | 5,683,840       | 2,060,159       | 358,566     | 95,870   | 1,536,085 | 9,734,520   | 1,536,262   | 1,691,867       | 22,061      | 32,531   | 693,892   | 3,976,613   |
| ii.   | Foreign Currency                                   | 2,214,466       | 985,563         | -           | 38,632   | 210,648   | 3,449,309   | 378,299     | 2,712,512       | -           | -        | 757,191   | 3,848,002   |
| d.  | Loan on Property                                   | 33,214,400      | 2,698,760       | 171,707     | 87,399   | 1,243,966 | 37,416,232  | 27,369,034  | 3,020,174       | 83,421      | 99,144   | 1,519,735 | 32,091,508  |
| 8.  | Equity Investment                                  | 3,489           | -               | -           | -        | 650       | 4,139       | 3,489       | -               | -           | -        | 650       | 4,139       |
| 9.  | Temporary Equity Investment                        | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| 10.   | Other Receivable                                   | 27,809          | -               | -           | -        | -         | 27,809      | 46,541      | -               | -           | -        | -         | 46,541      |
| 11.   | Commitments and contingencies                      | -               | -               | -           | -        | -         | -           | -           | -               | -           | -        | -         | -           |
| a.  | Rupiah   | 56,761,645      | 687,923         | -           | -        | -         | 57,449,568  | 43,131,852  | 1,103,077       | 1,879       | -        | 13,005    | 44,249,813  |
| b.  | Foreign currency                                   | 13,079,278      | 181             | -           | -        | -         | 13,079,459  | 19,038,896  | 537,146         | -           | -        | -         | 19,576,042  |
| 12.   | Foreclosed Assets                                  | 144,403         | -               | 437,749     | 26,728   | 29,328    | 638,208     | 234,290     | -               | 551,472     | 53,379   | 55,518    | 894,659     |



CONSOLIDATED FINANCIAL STATEMENTS AND OTHER FINANCIAL INFORMATION

| EARNING ASSETS QUALITY AND OTHER INFORMATIONS |   |                 |                 |             |          |      |           |      |                 |             |          |      |           |
|---|---|-----------------|-----------------|-------------|----------|------|-----------|------|-----------------|-------------|----------|------|-----------|
| As at 31 December 2016 and 2015               |   |                 |                 |             |          |      |           |      |                 |             |          |      |           |
| (in million Rupiah)                           |   |                 |                 |             |          |      |           |      |                 |             |          |      |           |
| No.   | ACCOUNTS  | BANK CIMB NIAGA |                 |             |          |      |           |      |                 |             |          |      |           |
|   |   | 2016            |                 |             |          |      |           | 2015 |                 |             |          |      |           |
|   |   | Pass            | Special Mention | Substandard | Doubtful | Loss | TOTAL     | Pass | Special Mention | Substandard | Doubtful | Loss | TOTAL     |
| <b>III.</b>                                   | <b>OTHER INFORMATION</b>  |                 |                 |             |          |      |           |      |                 |             |          |      |           |
| 1.  | Assets pledged as collateral  |                 |                 |             |          |      |           |      |                 |             |          |      |           |
| a.  | To Bank Indonesia   |                 |                 |             |          |      | -         |      |                 |             |          |      | -         |
| b.  | To other parties  |                 |                 |             |          |      | -         |      |                 |             |          |      | -         |
| 2.  | Impairment provision on earning assets  |                 |                 |             |          |      | 8,142,486 |      |                 |             |          |      | 7,533,073 |
| 3.  | Required regulatory provision on earning assets                                   |                 |                 |             |          |      | 7,732,144 |      |                 |             |          |      | 7,500,093 |
| 4.  | Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans |                 |                 |             |          |      | 12.20%    |      |                 |             |          |      | 14.11%    |
| 5.  | Percentage of loans to micro and small enterprises (UMK)                          |                 |                 |             |          |      | 4.61%     |      |                 |             |          |      | 7.29%     |
| 6.  | Percentage of micro, small and medium enterprises (UMKM) debtor to total debtor   |                 |                 |             |          |      | 16.23%    |      |                 |             |          |      | 23.34%    |
| 7.  | Percentage of micro and small enterprises (UMK) debtor                            |                 |                 |             |          |      | 15.24%    |      |                 |             |          |      | 22.54%    |
| 8.  | Others  |                 |                 |             |          |      |           |      |                 |             |          |      |           |
| a.  | Channelling   |                 |                 |             |          |      | -         |      |                 |             |          |      | -         |
| b.  | Mudharabah Muqayyadah   |                 |                 |             |          |      | -         |      |                 |             |          |      | -         |
| c.  | Written off of earning assets   |                 |                 |             |          |      | 3,708,825 |      |                 |             |          |      | 3,450,112 |
| d.  | Written off of earning assets that has been re-collected                          |                 |                 |             |          |      | 172,283   |      |                 |             |          |      | 194,608   |
| e.  | Charged off of earning assets   |                 |                 |             |          |      | -         |      |                 |             |          |      | -         |

\* point a and b include propety loans and/or restructured loans

| ALLOWANCES FOR POSSIBLE LOSSES  |   |                          |            |  |           |                          |            |  |           |
|---------------------------------|---|--------------------------|------------|--|-----------|--------------------------|------------|--|-----------|
| As at 31 December 2016 and 2015 |   |                          |            |  |           |                          |            |  |           |
| (in million Rupiah)             |   |                          |            |  |           |                          |            |  |           |
| No.                             | ACCOUNTS  | 2016                     |            |  |           | 2015                     |            |  |           |
|                                 |   | Allowance for Impairment |            | Compulsary Allowance for Possible Losses on Assets |           | Allowance for Impairment |            | Compulsary Allowance for Possible Losses on Assets |           |
|                                 |   | Individual               | Collective | General  | Specific  | Individual               | Collective | General  | Specific  |
| 1.                              | Interbank Placement                               | 9,448                    | 2,480      | 23,178   | 9,448     | 9,667                    | 5,250      | 30,089   | 9,667     |
| 2.                              | Spot and derivative claims                        | -                        | -          | 4,846  | -         | -                        | -          | 5,956  | -         |
| 3.                              | Securities  | 15,000                   | 20,913     | 68,204   | 15,000    | 15,000                   | 22,521     | 77,032   | 15,000    |
| 4.                              | Securities sold under repurchase agreement (repo) | -                        | -          | -  | -         | -                        | -          | -  | -         |
| 5.                              | Claims on securities bought under reverse repo    | -                        | -          | -  | -         | -                        | -          | -  | -         |
| 6.                              | Acceptance claims                                 | -                        | -          | 44,885   | -         | -                        | -          | 42,518   | -         |
| 7.                              | Loans   | 3,705,420                | 3,958,836  | 1,496,096  | 5,539,945 | 3,824,784                | 3,225,462  | 1,520,891  | 5,210,543 |
| 8.                              | Equity Investment                                 | 890                      | -          | 7,823  | 699       | 890                      | -          | 7,918  | 699       |
| 9.                              | Temporary equity investment                       | -                        | -          | -  | -         | -                        | -          | -  | -         |
| 10.                             | Other Receivable                                  | -                        | -          | 278  | -         | -                        | -          | 465  | -         |
| 11.                             | Commitment and contingencies                      | -                        | -          | 57,838   | 34,405    | -                        | -          | 54,518   | 95,298    |

| <b>FINANCIAL RATIOS</b>                |   |             |             |
|--|---|-------------|-------------|
| <b>As at 31 December 2016 and 2015</b> |   |             |             |
| <b>No.</b>                             | <b>ACCOUNTS</b>   | <b>2016</b> | <b>2015</b> |
| <b>PROFITABILITY RATIO</b>             |   |             |             |
| <b>Consolidated</b>                    |   |             |             |
| 1.                                     | Capital Adequacy Ratio  | 17.96%      | 16.28%      |
| 2.                                     | Non-performing Earning and Non-Earning Assets to Total Earning and Non-Earning Assets               | 2.74%       | 2.81%       |
| 3.                                     | Non-performing Earning Assets to Total Earning Assets   | 3.41%       | 3.35%       |
| 4.                                     | Allowance for Impairment Financial Assets to Total Earning Assets                                   | 3.98%       | 3.73%       |
| 5.                                     | Gross NPL   | 3.89%       | 3.74%       |
| 6.                                     | Net NPL   | 2.16%       | 1.59%       |
| 7.                                     | Return on Asset (ROA)   | 1.20%       | 0.24%       |
| 8.                                     | Return on Equity (ROE)  | 6.79%       | 1.55%       |
| 9.                                     | Net Interest Margin (NIM)   | 5.64%       | 5.21%       |
| 10.                                    | Operating Expenses to Operating Revenues  | 89.10%      | 97.38%      |
| 11.                                    | Loan to Deposit Ratio (LDR)   | 98.38%      | 97.98%      |
| <b>Bank CIMB Niaga</b>                 |   |             |             |
| 1.                                     | Capital Adequacy Ratio  | 17.71%      | 16.16%      |
| 2.                                     | Non performing Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets | 2.74%       | 2.84%       |
| 3.                                     | Non-performing Earning Assets to Total Earning Assets   | 3.43%       | 3.40%       |
| 4.                                     | Allowance for Impairment Financial Assets to Total Earning Assets                                   | 3.85%       | 3.64%       |
| 5.                                     | Gross NPL   | 3.93%       | 3.82%       |
| 6.                                     | Net NPL   | 2.19%       | 1.62%       |
| 7.                                     | Return on Asset (ROA)   | 1.19%       | 0.21%       |
| 8.                                     | Return on Equity (ROE)  | 6.90%       | 1.24%       |
| 9.                                     | Net Interest Margin (NIM)   | 5.47%       | 5.17%       |
| 10.                                    | Operating Expenses to Operating Revenues  | 88.73%      | 97.75%      |
| 11.                                    | Loan to Deposit Ratio (LDR)   | 95.37%      | 94.87%      |
| <b>COMPLIANCE-Bank CIMB Niaga</b>      |   |             |             |
| 1.                                     | a. Percentage Violation of Legal Lending Limit  |             |             |
|  | i. Related Parties  | -           | -           |
|  | ii. Non Related Parties   | -           | -           |
|  | b. Percentage Lending in Excess of The Legal Lending Limit  |             |             |
|  | i. Related Parties  | -           | -           |
|  | ii. Non Related Parties   | -           | -           |
| 2.                                     | Minimum Reserve Requirement (MRR) *)  |             |             |
|  | a. Minimum Reserve Requirement (Rupiah)   | 6.76%       | 7.74%       |
|  | b. Minimum Reserve Requirement (Foreign currency)   | 8.33%       | 8.18%       |
| 3.                                     | Net Open Position **)   | 1.66%       | 1.19%       |

\*) Calculation of Statutory Reserves Requirement (MRR) as at 31 December 2016 and 2015 complies with Bank Indonesia's Regulation No. 12/19/PBI/2010 dated 4 October 2010 which was amended by PBI No. 13/10/PBI/2011 dated 9 February 2011 and PBI No. 15/15/PBI/2013 dated 24 December 2013 and PBI No. 17/11/PBI/2015 dated 26 June 2015 and second amendment with PBI No. 17/21/PBI/2015 and third amendment with PBI No. 18/03/PBI/2016 and latest ammendment with PBI No. 18/14/PBI/2016 regarding Statutory Reserves Commercial Banks at Bank Indonesia in Rupiah and Foreign Currencies.

\*\*\*) The calculation of PDN including statement of financial position's accounts and administrative accounts.

| <b>COMMITMENTS AND CONTINGENCIES</b>   |  |                   |                   |                   |                   |
|--|--|-------------------|-------------------|-------------------|-------------------|
| <b>As at 31 December 2016 and 2015</b> |  |                   |                   |                   |                   |
| <i>(in million Rupiah)</i>             |  |                   |                   |                   |                   |
| No.                                    | ACCOUNTS                                     | BANK CIMB NIAGA   |                   | CONSOLIDATED      |                   |
|  |  | 31 December 2016  | 31 December 2015  | 31 December 2016  | 31 December 2015  |
| <b>I.</b>                              | <b>COMMITTED CLAIMS</b>                      |                   |                   |                   |                   |
| 1.                                     | Unused borrowing                             |                   |                   |                   |                   |
| a.                                     | Rupiah                                       | -                 | -                 | -                 | -                 |
| b.                                     | Foreign currency                             | -                 | -                 | -                 | -                 |
| 2.                                     | Outstanding spot and derivatives (purchased) | 26,211,564        | 24,452,434        | 26,211,564        | 24,452,434        |
| 3.                                     | Others                                       | 104,047           | 42,150            | 104,047           | 42,150            |
|  | <b>Total Committed Claims</b>                | <b>26,315,611</b> | <b>24,494,584</b> | <b>26,315,611</b> | <b>24,494,584</b> |
| <b>II.</b>                             | <b>COMMITTED LIABILITIES</b>                 |                   |                   |                   |                   |
| 1.                                     | Undisbursed loan facilities to debtors       |                   |                   |                   |                   |
| a.                                     | BUMN   |                   |                   |                   |                   |
| i.                                     | Committed                                    |                   |                   |                   |                   |
| -                                      | Rupiah                                       | -                 | -                 | -                 | -                 |
| -                                      | Foreign currency                             | -                 | -                 | -                 | -                 |
| ii.                                    | Uncommitted                                  |                   |                   |                   |                   |
| -                                      | Rupiah                                       | 1,756,216         | -                 | 1,756,216         | -                 |
| -                                      | Foreign currency                             | 543,929           | -                 | 543,929           | -                 |
| b.                                     | Others                                       |                   |                   |                   |                   |
| i.                                     | Committed                                    | 14,337,903        | 10,041,580        | 14,337,903        | 10,041,580        |
| ii.                                    | Uncommitted                                  | 46,316,353        | 47,468,223        | 46,316,353        | 47,468,223        |
| 2.                                     | Undisbursed loan facilities to other banks   |                   |                   |                   |                   |
| a.                                     | Committed                                    |                   |                   |                   |                   |
| i.                                     | Rupiah                                       | 60,683            | 7,302             | 60,683            | 7,302             |
| ii.                                    | Foreign currency                             | -                 | -                 | -                 | -                 |
| b.                                     | Uncommitted                                  |                   |                   |                   |                   |
| i.                                     | Rupiah                                       | 1,412,236         | 856,946           | 1,412,236         | 856,946           |
| ii.                                    | Foreign currency                             | -                 | -                 | -                 | -                 |
| 3.                                     | Outstanding Irrevocable Letter of Credit     |                   |                   |                   |                   |
| a.                                     | Foreign L/C                                  | 1,235,760         | 939,057           | 1,235,760         | 939,057           |
| b.                                     | Local L/C                                    | 836,478           | 505,355           | 836,478           | 505,355           |
| 4.                                     | Outstanding spot and derivatives (sold)      | 24,633,926        | 22,820,318        | 24,633,926        | 22,820,318        |
| 5.                                     | Others                                       | 69,516            | 64,786            | 69,516            | 64,786            |
|  | <b>Total Committed Liabilities</b>           | <b>91,203,000</b> | <b>82,703,567</b> | <b>91,203,000</b> | <b>82,703,567</b> |
| <b>III.</b>                            | <b>CONTINGENT CLAIMS</b>                     |                   |                   |                   |                   |
| 1.                                     | Guarantees Received                          |                   |                   |                   |                   |
| a.                                     | Rupiah                                       | 48,701            | 68,701            | 48,701            | 68,701            |
| b.                                     | Foreign currency                             | 1,129,444         | 1,114,287         | 1,129,444         | 1,114,287         |
| 2.                                     | Accrued Interest                             |                   |                   |                   |                   |
| a.                                     | Loan interest                                | 1,325,174         | 1,078,368         | 1,325,174         | 1,078,368         |
| b.                                     | Other interest                               | -                 | 3                 | -                 | 3                 |
| 3.                                     | Others                                       | -                 | -                 | -                 | -                 |
|  | <b>Total Contingent Claims</b>               | <b>2,503,319</b>  | <b>2,261,359</b>  | <b>2,503,319</b>  | <b>2,261,359</b>  |
| <b>IV.</b>                             | <b>CONTINGENT LIABILITIES</b>                |                   |                   |                   |                   |
| 1.                                     | Guarantees Issued                            |                   |                   |                   |                   |
| a.                                     | Rupiah                                       | 3,253,234         | 3,058,626         | 3,253,234         | 3,058,626         |
| b.                                     | Foreign currency                             | 776,235           | 948,766           | 776,235           | 948,766           |
| 2.                                     | Others                                       | -                 | -                 | -                 | -                 |
|  | <b>Total Contingent Liabilities</b>          | <b>4,029,469</b>  | <b>4,007,392</b>  | <b>4,029,469</b>  | <b>4,007,392</b>  |

| SPOT AND DERIVATIVE TRANSACTIONS |                              |                   |                  |                   |                                     |                |
|----------------------------------|------------------------------|-------------------|------------------|-------------------|-------------------------------------|----------------|
| As at 31 December 2016           |                              |                   |                  |                   |                                     |                |
| <i>(in million Rupiah)</i>       |                              |                   |                  |                   |                                     |                |
| No.                              | TRANSACTIONS                 | BANK CIMB NIAGA   |                  |                   |                                     |                |
|                                  |                              | Notional Amount   | Purposes         |                   | Derivative Receivables and Payables |                |
|                                  |                              |                   | Hedging          | Trading           | Receivables                         | Payables       |
| <b>A.</b>                        | <b>Exchange Rate Related</b> |                   |                  |                   |                                     |                |
|                                  | 1. Spot                      | 622,231           | -                | 622,231           | 170                                 | 263            |
|                                  | 2. Forward                   | 3,090,018         | -                | 3,090,018         | 8,658                               | 7,881          |
|                                  | 3. Option                    |                   |                  |                   |                                     |                |
|                                  | a. Written                   | -                 | -                | -                 | -                                   | -              |
|                                  | b. Purchased                 | 66,234            | -                | 66,234            | 6                                   | 674            |
|                                  | 4. Future                    | -                 | -                | -                 | -                                   | -              |
|                                  | 5. Swap                      | 9,936,280         | -                | 9,936,280         | 18,264                              | 29,566         |
|                                  | 6. Other                     | -                 | -                | -                 | -                                   | -              |
| <b>B.</b>                        | <b>Interest Rate Related</b> |                   |                  |                   |                                     |                |
|                                  | 1. Forward                   | -                 | -                | -                 | -                                   | -              |
|                                  | 2. Option                    |                   |                  |                   |                                     |                |
|                                  | a. Written                   | -                 | -                | -                 | -                                   | -              |
|                                  | b. Purchased                 | -                 | -                | -                 | -                                   | -              |
|                                  | 3. Future                    | 3,031,313         | -                | 3,031,313         | -                                   | 1,958          |
|                                  | 4. Swap                      | 26,718,565        | 1,000,000        | 25,718,565        | 457,504                             | 322,575        |
|                                  | 5. Other                     | -                 | -                | -                 | -                                   | -              |
| <b>C.</b>                        | <b>Others</b>                |                   |                  |                   |                                     |                |
|                                  | 1. Credit Default Swap       | -                 | -                | -                 | -                                   | -              |
|                                  | <b>TOTAL</b>                 | <b>43,464,641</b> | <b>1,000,000</b> | <b>42,464,641</b> | <b>484,602</b>                      | <b>362,917</b> |

| <b>Basic Loan Interest Rate (<i>Prime Lending Rate</i>)</b><br><b>As at 31 December 2016</b> |                             |              |                       |                |                   |
|--|-----------------------------|--------------|-----------------------|----------------|-------------------|
| ( <i>% per year</i> )  |                             |              |                       |                |                   |
|  | Based on Business Segments* |              |                       |                |                   |
|  | Corporate Loans             | Retail Loans | Microfinance Credit * | Consumer Loans |                   |
|  |                             |              |                       | Housing Loans  | Non Housing Loans |
| Prime Lending Rate   | 10.00%                      | 10.75%       | 18.25%                | 10.00%         | 10.25%            |

**Notes:**

- a. Prime Lending Rate (PLR) is used as basic in determining lending rate to customer by Bank. PLR is not taking into account the risk premium component depend from banks against the risk assessment of each debtor or group of debtor considering debtor's financial condition, prospect of loan repayment, industry sector and loans period. Thus, the magnitude of interest rates on loans charged to borrowers is not necessarily the same as PLR.
- b. In Consumer loans, non housing loans does not include the provision of funds through credit cards and loans without collateral (*Kredit Tanpa Agunan* /KTA).
- c. PLR information at any time can be seen in publications in any office of the Bank and/or website ([www.cimbniaga.com](http://www.cimbniaga.com))
- d. Housing loans apply for a fixed tenor 1 (one) the first year.

**\*Notes :**

In accordance with Bank Indonesia's Circular Letter No. 15/1/DNP dated on 15 January 2013 concerning of Basic Loan Interest Rate point II. C stated Microfinance credit as additional type of credit

| BOARD OF COMMISSIONERS AND DIRECTORS  | SHAREHOLDERS  |
|---|---|
| <p><b>Board of Commissioners</b></p> <ul style="list-style-type: none"> <li>• President Commissioner : Dato' Sri Nazir Razak</li> <li>• Vice President Commissioner : Glenn Muhammad Surya Yusuf</li> <li>• Independent Commissioner : Zulkifli M. Ali</li> <li>• Independent Commissioner : Primoehadi Notowidigdo</li> <li>• Independent Commissioner : Armida Salsiah Alisjahbana <sup>a)</sup></li> <li>• Independent Commissioner : Jeffrey Kairupan <sup>a)</sup></li> <li>• Commissioner : David Richard Thomas</li> <li>• Commissioner : Ahmad Zulqarnain Onn</li> </ul> <p><b>Directors</b></p> <ul style="list-style-type: none"> <li>• President Director : Tigor M. Siahaan</li> <li>• Vice President Director : Wan Razly Abdullah</li> <li>• Director : Rita Mas'Oen</li> <li>• Director : Megawati Sutanto</li> <li>• Director : Vera Handajani</li> <li>• Director : John Simon</li> <li>• Director : Lani Darmawan <sup>a)</sup></li> <li>• Director : Pandji Pratama Djajanegara <sup>a)</sup></li> <li>• Director : Hedy Maria Helena Lopian <sup>a)</sup></li> <li>• Director : Fransiska Oei <sup>b)</sup></li> </ul> <p>a) Effective on 15 April 2016<br/>b) Effective on 1 June 2016</p> | <p><b>Ultimate Shareholders</b></p> <p>CIMB Group Holdings Berhad, Malaysia<br/>(through CIMB Group Sdn Bhd, Malaysia) 91.48%</p> <p><b>Non ultimate shareholders through capital market (≥ 5 %)</b> Nil</p> <p><b>Non ultimate Shareholders not through capital market (≥ 5 %)</b> Nil</p> <p>Shareholders CIMB Group Holdings Berhad, Malaysia:</p> <ul style="list-style-type: none"> <li>• Khazanah Nasional Berhad, Malaysia 29.34%</li> <li>• Employee Provident Fund, Malaysia 16.12%</li> <li>• Others and public 54.54%</li> </ul> |

**Notes:**

- 1 The presentation of published financial statements as at and for the year ended 31 December 2016 and 2015 have been prepared based on consolidated financial statements of PT Bank CIMB Niaga Tbk and subsidiaries which were audited by Public Accountant, Tanudiredja, Wibisana, Rintis & Partners - a member firm of PwC Global Network with Drs. M. Jusuf Wibisana, M.Ec, CPA, as partner in charge, whose report dated 17 February 2017, expressed an un modified opinion.
- 2 The financial information above is intended to meet and in accordance with:
  - a. Otoritas Jasa Keuangan (OJK)'s regulation No.6/POJK.03/2015 dated 31 Maret 2015 which has been amended with Otoritas Jasa Keuangan (OJK)'s regulation No.32/POJK.03/2016 dated 08 August 2016 concerning of "Transparency and Bank's Published Report"
  - b. Otoritas Jasa Keuangan 's Circular Letter No. 43.SEOJK.03/2015 dated 28 September 2016 concerning of "Transparency and Conventional Bank's Published Report"
  - c. Bapepam-LK's regulation (effective on 1 January 2014, Financial Service Authority (Otoritas Jasa Keuangan or OJK) took over the function of Bapepam-LK) No.X.K.2.Attachment the Decree of Bapepam-LK No. Kep-346/BL/2011 dated on 5 July 2011 regarding for "Submission of Periodic Financial Statements for Issuers or Public Companies"
  - d. Regulation No. VIII.G.7, Bapepam-LK's regulation No. KEP-347/BL/2012 dated on 25 June 2012 regarding "Preparation and Presentation Financial Statements of Public Company"
  - e. Otoritas Jasa Keuangan's Regulation No.11/POJK.03/2016 dated 2 Februari 2016 which has been amended with POJK No. 34/POJK.03/2016 dated 22 September 2016 concerning "Capital Adequacy Ratio for Commercial Bank"
- 3 As at 31 July 2003, PT Bank CIMB Niaga Tbk executed a quasi-reorganisation and eliminated the deficit of Rp. 8,731,614 million against its additional paid-in capital.
- 4 The current year's basic earnings per share is calculated by dividing profit attributable to parent equity holders with weighted average number of ordinary share on issue during the year
- 5 The consolidated financial statements included subsidiaries financial statements of PT CIMB Niaga Auto Finance and PT Kencana Internusa Artha Finance. As at 1 January 2016, both subsidiaries have affectively merge where PT CIMB Niaga Auto Finance is the surviving entity. The merger has received approval from Financial Services Authority (OJK) through its letter No. S-101/D.05/2015 dated 19 November 2015.
- 6 Exchange rate as at 31 December 2016: 1 USD = Rp 13,473, (31 December 2015: 1 USD = Rp 13,785)

Jakarta, 20 Februari 2017

Wan Razly Abdullah  
Director

Tigor M. Siahaan  
President Director