

STATEMENTS OF FINANCIAL POSITION					
31 December 2017 and 2016					
<i>(in million Rupiah)</i>					
No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		31 December 2017	31 December 2016	31 December 2017	31 December 2016
ASSETS					
1.	Cash	3,889,241	3,261,444	3,895,997	3,261,730
2.	Placement to Bank Indonesia	24,013,512	16,991,628	24,013,512	16,991,628
3.	Interbank placement	4,362,169	2,327,210	4,407,164	2,414,493
4.	Spot and derivatives claims	280,293	484,602	280,293	484,602
5.	Securities				
	a. Measured at fair value through profit and loss	4,085,041	3,463,368	4,085,041	3,463,368
	b. Available for sale	25,423,068	15,871,262	25,423,068	15,871,262
	c. Hold to maturity	8,943,987	8,229,642	8,943,987	8,229,642
	d. Loan and receivables	-	-	-	-
6.	Securities sold under repurchase agreement (repo)	-	-	-	-
7.	Claims on securities bought under reverse repo	-	542,956	-	542,956
8.	Acceptance claims	4,184,965	4,488,511	4,184,965	4,488,511
9.	Loans				
	a. Measured at fair value through profit and loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Hold to maturity	-	-	-	-
	d. Loan and receivables	165,599,585	164,600,707	168,421,270	169,875,839
10.	Sharia financing	16,694,536	10,205,773	16,694,536	10,205,773
11.	Equity investment	783,285	783,285	4,464	4,464
12.	Impairment on financial assets -/-				
	a. Securities	(38,556)	(35,913)	(38,556)	(35,913)
	b. Loans	(6,984,706)	(7,664,256)	(7,308,040)	(8,098,253)
	c. Others	(449,589)	(451,879)	(458,260)	(482,325)
13.	Intangible assets	2,533,378	2,260,824	2,558,339	2,285,292
	Accumulated amortisation on intangible assets -/-	(997,191)	(783,872)	(1,018,074)	(802,995)
14.	Fixed assets and equipment	7,534,135	7,400,594	7,627,294	7,504,192
	Accumulated depreciation on fixed assets and equipment -/-	(2,422,566)	(2,144,903)	(2,507,386)	(2,234,845)
15.	Non productive asset				
	a. Abandoned property	8,164	8,164	8,164	8,164
	b. Foreclosed assets	383,580	463,407	393,577	485,422
	c. Suspense accounts	226,052	47,544	226,052	47,544
	d. Interbranch assets				
	i. Conducting operational activities in Indonesia	-	-	-	-
	ii. Conducting operational activities outside Indonesia	-	-	-	-
16.	Impairment on non financial assets -/-	-	-	-	-
17.	Leasing	-	-	19,607	82,427
18.	Deferred tax assets	151,220	272,968	177,849	296,499
19.	Other assets	5,957,178	6,329,424	6,270,582	6,682,251
TOTAL ASSETS		264,160,781	236,952,490	266,305,445	241,571,728

STATEMENTS OF FINANCIAL POSITION					
31 December 2017 and 2016					
(in million Rupiah)					
No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		31 December 2017	31 December 2016	31 December 2017	31 December 2016
LIABILITIES AND EQUITIES					
LIABILITIES					
1.	Current account	47,580,292	43,274,217	47,442,259	43,184,721
2.	Saving account	45,456,923	43,378,804	45,456,923	43,378,804
3.	Time deposit	76,510,056	83,378,833	76,510,056	83,378,833
4.	Revenue sharing investment	19,907,958	10,628,776	19,907,958	10,628,776
5.	Liabilities to Bank Indonesia	1	1	1	1
6.	Interbank liabilities	6,884,335	4,557,473	6,884,335	4,557,473
7.	Spot and derivatives liabilities	110,823	362,917	110,823	362,917
8.	Liabilities on securities sold under repurchase agreement	9,378,703	169,634	9,378,703	169,634
9.	Acceptance liabilities	4,184,965	4,077,182	4,184,965	4,077,182
10.	Issued securities	6,228,613	3,787,704	6,228,613	3,787,704
11.	Loans received	5,314,641	3,994,455	6,581,494	7,865,638
12.	Margin deposit	172,033	167,460	172,033	167,460
13.	Interbranch liabilities				
	a. Conducting operational activities in Indonesia	38,137	13,439	38,137	13,439
	b. Conducting operational activities outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Other liabilities	5,893,320	5,316,658	6,458,149	5,791,524
16.	Profit sharing investment	-	-	-	-
TOTAL LIABILITIES		227,660,800	203,107,553	229,354,449	207,364,106
EQUITIES					
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 -/-	(242,902)	-	(242,902)	-
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	-	-	-	-
	b. Gain/(loss) on value changes of financial assets categorized as available for sale	25,822	(166,991)	25,822	(166,991)
	c. Effective portion of cash flow hedge	-	-	-	-
	d. Difference in fixed assets revaluation	3,077,883	3,077,883	3,077,883	3,077,883
	e. Portion of other comprehensive income from associates	-	-	-	-
	f. Gain/(loss) on defined benefit actuarial program	(246,747)	(63,914)	(249,141)	(64,866)
	g. Income tax of other comprehensive income	-	-	-	-
	h. Others	-	-	-	-
20.	Difference of quaty reorganization	-	-	-	-
21.	Difference in restructuring 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	21,943,703	19,904,487	22,342,245	20,260,558
	b. Current year	2,887,966	2,039,216	2,977,675	2,081,687
TOTAL EQUITIES ATTRIBUTABLE TO OWNERS		36,499,981	33,844,937	36,950,115	34,206,804
26.	Non-controlling interest	-	-	881	818
TOTAL EQUITIES		36,499,981	33,844,937	36,950,996	34,207,622
TOTAL LIABILITIES AND EQUITIES		264,160,781	236,952,490	266,305,445	241,571,728

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME					
For the years ended 1 January - 31 December 2017 and 2016					
<i>(in million Rupiah, except for earnings per share)</i>					
No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		2017	2016	2017	2016
OPERATIONAL INCOME AND EXPENSES					
A. Interest Income and Expenses					
1.	Interest Income				
	a. Rupiah	18,359,740	18,921,772	19,227,615	20,100,304
	b. Foreign currency	1,175,769	1,224,344	1,175,769	1,224,344
2.	Interest Expenses				
	a. Rupiah	7,426,019	8,498,233	7,727,939	9,015,397
	b. Foreign currency	272,066	215,221	272,066	215,221
	Net Interest Income	11,837,424	11,432,662	12,403,379	12,094,030
B. Operational Income and Expenses Other than Interest					
1.	Operational Income Other than Interest	4,242,514	3,988,619	4,455,009	4,229,561
	a. Positive mark to market on financial assets				
	i. Securities	6,820	4,942	6,820	4,942
	ii. Loans	-	-	-	-
	iii. Spot and derivatives	102,926	407,483	102,926	407,483
	iv. Other financial assets	-	-	-	-
	b. Negative mark to market on financial liabilities	-	-	-	-
	c. Gain on sale of financial assets				
	i. Securities	443,561	284,065	443,561	284,065
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain on spot and derivatives (realised)	635,462	531,468	635,462	531,468
	e. Dividend	415	955	415	955
	f. Gain on investment under equity method	-	31,026	-	31,026
	g. Commission/provision/fee and administration	2,720,824	2,552,338	2,749,310	2,686,963
	h. Recovery of asset impairment	2,638	4,059	21,883	4,059
	i. Other income	329,868	172,283	494,632	278,600
2.	Operational Expenses Other than Interest	12,103,002	12,701,533	12,751,402	13,538,016
	a. Negative mark to market on financial assets				
	i. Securities	919	-	919	-
	ii. Loans	-	-	-	-
	iii. Spot and derivatives	-	-	-	-
	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)	464,851	554,504	464,851	554,504
	e. Impairment of financial assets				
	i. Securities	2,643	-	2,643	-
	ii. Loans	3,694,074	4,251,765	3,867,597	4,525,497
	iii. Sharia financing	114,308	40,726	114,308	40,726
	iv. Other financial assets	-	-	-	8,201
	f. Losses on operational risk	44,609	20,415	44,609	20,415
	g. Losses on investment under equity method	-	-	-	-
	h. Commission/provision/fee and administration	614,493	573,603	614,493	573,603
	i. Impairment of other assets (non financial assets)	58,033	279,716	117,140	402,586
	j. Personnel expenses	3,540,594	3,219,822	3,755,572	3,471,634
	k. Promotion expenses	240,895	251,690	253,799	272,661
	l. Other expenses	3,327,583	3,509,292	3,515,471	3,668,189
	Net Operational Expenses Other than Interest	(7,860,488)	(8,712,914)	(8,296,393)	(9,308,455)
	OPERATIONAL PROFIT	3,976,936	2,719,748	4,106,986	2,785,575

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME					
For the years ended 1 January - 31 December 2017 and 2016					
<i>(in million Rupiah, except for earnings per share)</i>					
No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		2017	2016	2017	2016
NON OPERATIONAL INCOME (EXPENSES)					
1.	Gain on sale of fixed assets and equipment	477	790	1,051	1,766
2.	Gain/(loss) on foreign exchange translation	-	-	-	-
3.	Other non operational income	27,751	22,134	46,983	63,367
NON OPERATIONAL PROFIT/(LOSS)		28,228	22,924	48,034	65,133
CURRENT YEAR PROFIT		4,005,164	2,742,672	4,155,020	2,850,708
Income Taxes					
a.	Estimated current year tax	(998,776)	(647,568)	(1,061,318)	(683,748)
b.	Deferred tax expenses	(118,422)	(55,888)	(115,964)	(85,243)
NET PROFIT		2,887,966	2,039,216	2,977,738	2,081,717
OTHER COMPREHENSIVE INCOME					
1.	Item that will not be reclassified to profit or loss	(182,833)	3,013,861	(184,275)	3,012,909
a.	Gain on revaluation of fixed assets	-	3,173,528	-	3,173,528
b.	Loss on defined benefit actuarial program	(243,777)	(85,362)	(245,700)	(86,632)
c.	Portion of other comprehensive income from associates	-	-	-	-
d.	Others	-	-	-	-
e.	Income tax related to item that will not be reclassified to profit or loss	60,944	(74,305)	61,425	(73,987)
2.	Item that will be reclassified to profit or loss	192,813	433,609	192,813	433,609
a.	Translation adjustment from foreign currency	-	-	-	-
b.	Gain on value changes of financial assets categorized as available for sale	257,084	578,146	257,084	578,146
c.	Effective portion of cash flow hedge	-	-	-	-
d.	Others	-	-	-	-
e.	Income tax related to item that will be reclassified to profit or loss	(64,271)	(144,537)	(64,271)	(144,537)
Other comprehensive income of the current year - net of applicable income tax		9,980	3,447,470	8,538	3,446,518
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT		2,897,946	5,486,686	2,986,276	5,528,235
Profit attributable to:					
	OWNER	2,887,966	2,039,216	2,977,675	2,081,687
	MINORITY INTEREST	-	-	63	30
	CURRENT YEAR TOTAL PROFIT	2,887,966	2,039,216	2,977,738	2,081,717
Total other comprehensive income attributable to:					
	OWNER	9,980	3,447,470	8,538	3,446,518
	MINORITY INTEREST	-	-	-	-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	9,980	3,447,470	8,538	3,446,518
Total comprehensive profit attributable to:					
	OWNER	2,897,946	5,486,686	2,986,213	5,528,205
	MINORITY INTEREST	-	-	63	30
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	2,897,946	5,486,686	2,986,276	5,528,235
TRANSFER OF PROFIT/(LOSS) TO HEAD OFFICE		-	-	-	-
DIVIDEND		-	-	-	-
EARNINGS PER SHARE		114.93	81.14	118.50	82.83

STATEMENTS OF CASH FLOWS					
For the years ended 1 January - 31 December 2017 and 2016					
<i>(in million Rupiah)</i>					
No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		2017	2016	2017	2016
A.	Cash flows from operating activities:				
	Receipts of interest, fees and commissions income	21,579,342	21,982,669	22,474,578	23,297,874
	Payments of interests, fees and commissions	(7,055,135)	(8,072,445)	(7,063,587)	(8,071,720)
	Other operating income	329,868	172,283	494,632	278,600
	Foreign exchange and derivative gains - net	66,269	178,063	66,269	178,063
	Other operating expenses	(5,973,861)	(5,872,060)	(6,291,563)	(5,983,512)
	Non operating income/(expenses) - net	29,017	(38,296)	47,611	(1,391)
	Cash flow before changes in operating assets and liabilities	8,975,500	8,350,214	9,727,940	9,697,914
	Changes in assets and liabilities:				
	- Decrease/(increase) in assets:				
	- Trading marketable securities and Government Bonds	(172,211)	2,217,159	(172,211)	2,217,159
	- Claims on securities bought under reverse repo	542,956	(368,404)	542,956	(368,404)
	- Loans	(11,929,774)	(6,457,374)	(12,605,896)	(6,739,180)
	- Acceptance claims	303,546	(236,662)	303,546	(236,662)
	- Consumer financing receivables	-	-	2,846,657	227,430
	- Other assets and prepaid expenses	-	-	-	-
	- Increase/(decrease) in liabilities:				
	- Deposits from customers	8,794,599	2,002,739	8,746,062	2,038,057
	- Deposits from other banks	2,326,862	(1,096,937)	2,326,862	(1,096,937)
	- Liabilities on securities sold under repurchase agreement	9,209,069	(1,826,533)	9,209,069	(1,826,533)
	- Acceptance liabilities	107,783	(112,905)	107,783	(112,905)
	- Taxes payable	(19,789)	42,698	(19,477)	38,281
	- Obligation due immediately, accruals and other liabilities and employee benefit obligations	-	-	-	-
	Income tax paid during the year	(883,991)	(546,887)	(883,991)	(546,888)
	Net cash provided by operating activities	17,254,550	1,967,108	20,129,300	3,291,332
B.	Cash flows from investing activities:				
	Increase in available-for-sale and held-to-maturity marketable securities and government bonds	(8,469,152)	(3,317,473)	(8,469,152)	(3,317,473)
	Disposal in long term investments	-	9,474	-	9,474
	Proceeds from sale of fixed assets	631	2,434	1,402	3,601
	Acquisition of fixed assets	(204,214)	(419,532)	(205,233)	(426,020)
	Acquisition of intangible assets	(272,646)	(338,741)	(273,139)	(341,008)
	Net cash used in investing activities	(8,945,381)	(4,063,838)	(8,946,122)	(4,071,426)
C.	Cash flows from financing activities:				
	Treasury shares	(242,902)	-	(242,902)	-
	Addition of borrowing	3,385,601	413,946	3,397,046	1,027,144
	Marketable securities issued	4,000,000	1,000,000	4,000,000	1,000,000
	Payment of interest and borrowings	(519,128)	(1,532,647)	(3,440,400)	(2,843,763)
	Payment of principle and interest from bonds and marketable securities issued	(2,421,563)	(2,305,616)	(2,421,563)	(2,917,036)
	Payment of subordinated loans	(1,380,000)	-	(1,380,000)	-
	Net cash provided by / (used in) financing activities	2,822,008	(2,424,317)	(87,819)	(3,733,655)
	Effects on exchange rate differences in cash and cash equivalent	154,962	(200,952)	154,962	(200,952)
	Net increase/(decrease) in cash and cash equivalent	11,286,139	(4,721,999)	11,250,321	(4,714,701)
	Cash and cash equivalent at beginning of the year	23,328,546	28,050,545	23,416,115	28,130,816
	Cash and cash equivalent at ending of the year	34,614,685	23,328,546	34,666,436	23,416,115
	Cash and cash equivalent consist of:				
	Cash	3,889,241	3,261,444	3,895,997	3,261,730
	Current accounts with Bank Indonesia	11,522,696	13,345,736	11,522,696	13,345,736
	Current accounts with other banks	3,529,272	1,536,869	3,574,267	1,624,152
	Interbank placement				
	- mature within three months or less since acquisition date	13,323,713	4,436,233	13,323,713	4,436,233
	Bank Indonesia certificates and Local Bank Certificates				
	- mature within three months or less since acquisition date	2,349,763	748,264	2,349,763	748,264
	Total cash and cash equivalents	34,614,685	23,328,546	34,666,436	23,416,115
	Supplemental cash flows information:				
	Activities not affecting cash flows	-	-	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO
31 December 2017 and 2016

(in million Rupiah, except for ratios in percentage)

NO.	ACCOUNTS	2017		2016	
		Bank CIMB Niaga	Consolidated	Bank CIMB Niaga	Consolidated
I	Core Capital (Tier 1)				
1	Common Equity Tier (CET 1)	34,285,916	35,527,394	31,267,555	32,421,092
1.1	Paid in Capital (after deducting Treasury Shares)	34,285,916	35,527,394	31,267,555	32,421,092
1.2	Disclosed Reserves	1,369,356	1,369,356	1,612,257	1,612,257
1.2.1	Additional Factor				
1.2.1.1	Other Comprehensive Income				
1.2.1.1.1	Excess translation adjustment of financial statement	1	1	1	1
1.2.1.1.2	Potential gain on increase in fair value of financial assets classified as available for sale	25,822	25,822	-	-
1.2.1.1.3	Fixed asset revaluation surplus	3,077,883	3,077,883	3,077,883	3,077,883
1.2.1.2	Other disclosed reserve				
1.2.1.2.1	Agio	7,090,461	7,090,461	7,090,461	7,090,461
1.2.1.2.2	General reserve	351,538	351,538	351,538	351,538
1.2.1.2.3	Previous years profit	21,943,703	22,347,296	19,904,487	20,265,608
1.2.1.2.4	Current year profit	2,887,966	2,977,738	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	Deduction Factor				
1.2.2.1	Other Comprehensive Income				
1.2.2.1.1	Negative 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	Other disclosed reserve				
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 productive 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 productive asset	253,047	253,047	142,572	142,572
1.2.2.2.7	Other	-	-	-	-
1.3	Non controlling interest	-	-	-	-
1.4	Deduction Factor of Common Equity Tier 1				
1.4.1	Deferred tax calculation	151,220	177,849	248,979	272,510
1.4.2	Goodwill	-	-	-	-
1.4.3	Other intangible assets	1,277,726	1,281,805	1,446,936	1,452,281
1.4.4	Equity investment which can be calculated as deduction factor	778,821	-	778,821	-
1.4.5	Shortfall on the capital of insurance subsidiary	-	-	-	-
1.4.6	Securitisation exposure	-	-	-	-
1.4.7	Other deduction factor of Tier 1				
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	Additional Tier 1				
2.1	Capital instrument which can be calculated as AT 1	-	-	-	-
2.2	Agio/Disagio	-	-	-	-
2.3	Deduction factor on additional Tier 1				
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	-	-	-	-
II	Supplementary Capital (Tier 2)	2,448,733	2,649,010	2,669,326	2,991,651
1	Capital instrument which can be calculated as Tier 2	636,772	636,772	960,566	960,566
2	Agio/Disagio	-	-	-	-
3	General reserve of required regulatory provision on productive asset (max.1.25% of RWA for Credit Risk)	1,811,961	2,012,238	1,708,760	2,031,085
4	Tier 2 deduction factor				
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	-	-	-	-
Total Capital		36,734,649	38,176,404	33,936,881	35,412,743

	2017		2016		DESCRIPTION	2017		2016	
	Bank CIMB Niaga	Consolidated	Bank CIMB Niaga	Consolidated		Bank CIMB Niaga	Consolidated	Bank CIMB Niaga	Consolidated
RISK WEIGHTED ASSET (RWA)					Capital Adequacy Ratio				
RWA FOR CREDIT RISK	174,015,192	176,330,888	166,187,618	170,387,235	Ratio CET1 (%)	17.01	17.31	16.32	16.44
RWA FOR MARKET RISK	2,700,267	2,700,267	1,612,176	1,612,176	Ratio Tier 1 (%)	17.01	17.31	16.32	16.44
RWA FOR OPERATIONAL RISK	24,849,418	26,207,702	23,782,852	25,207,603	Ratio Tier 2 (%)	1.21	1.29	1.39	1.52
TOTAL RWA	201,564,877	205,238,857	191,582,646	197,207,014	Ratio KPMM (%)	18.22	18.60	17.71	17.96
CAPITAL ADEQUACY RATIO ACCORDING TO RISK PROFILE (%)	9.90	9.90	9.90	9.90	CET1 FOR BUFFER (%)	8.32	8.70	7.81	8.06
					PERCENTAGE OF BUFFER MANDATORY FILLED BY THE BANK				
CAR ALLOCATED					Capital Conservation Buffer (%)	1.250	1.250	0.625	0.625
From CET1 (%)	8.69	8.61	8.51	8.38	Countercyclical Buffer (%)	-	-	-	-
From AT1 (%)	-	-	-	-	Capital Surcharge for Bank (%)	0.50	0.50	0.25	0.25
From Tier 2 (%)	1.21	1.29	1.39	1.52					



CONSOLIDATED FINANCIAL STATEMENTS AND OTHER FINANCIAL INFORMATION

EARNING ASSETS QUALITY AND OTHER INFORMATIONS													
31 December 2017 and 2016													
(in million Rupiah)													
No.	ACCOUNTS	BANK CIMB NIAGA											
		2017					2016						
		Pass	Special Mention	Substandard	Doubtful	Loss	TOTAL	Pass	Special Mention	Substandard	Doubtful	Loss	TOTAL
I.	RELATED PARTIES												
1.	Interbank placement												
	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative claims												
	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (repo)												
	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims												
	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans												
	a. Micro, Small and Medium Enterprises (UMKM)												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Micro, Small and Medium Enterprises (UMKM)												
	i. Rupiah	1,156,098	-	-	-	-	1,156,098	1,433,535	-	-	-	-	1,433,535
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	d. Loan on property	265,375	-	-	-	-	265,375	205,597	-	-	-	-	205,597
	Equity investment	778,821	-	-	-	-	778,821	778,821	-	-	-	-	778,821
9.	Temporary equity investment												
	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitments and contingencies												
	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12.	Foreclosed assets												
	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
II.	NON-RELATED PARTIES												
1.	Interbank placement												
	Rupiah	299,199	-	-	-	-	299,199	95,712	-	-	-	-	95,712
	Foreign currency	4,053,456	-	-	-	9,514	4,062,970	2,222,050	-	-	-	9,448	2,231,498
2.	Spot and derivative claims												
	Rupiah	155,510	-	-	-	-	155,510	379,579	-	-	-	-	379,579
	Foreign currency	124,783	-	-	-	-	124,783	105,023	-	-	-	-	105,023
3.	Securities												
	Rupiah	34,492,916	-	-	-	15,000	34,507,916	25,203,542	-	-	-	15,000	25,218,542
	Foreign currency	3,944,180	-	-	-	-	3,944,180	2,345,730	-	-	-	-	2,345,730
4.	Securities sold under repurchase agreement (repo)												
	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	Rupiah	-	-	-	-	-	-	542,956	-	-	-	-	542,956
	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims												
	Rupiah	4,184,965	-	-	-	-	4,184,965	4,488,511	-	-	-	-	4,488,511
7.	Loans												
	a. Micro, Small and Medium Enterprises (UMKM)												
	i. Rupiah	25,094,666	1,316,194	180,584	119,697	474,003	27,185,144	18,244,758	1,620,984	75,072	89,782	605,195	20,635,791
	ii. Foreign currency	736,477	-	-	-	55,313	791,790	639,527	7,806	-	-	46,708	694,041
	b. Non Micro, Small and Medium Enterprises (UMKM)												
	i. Rupiah	117,077,581	5,069,101	1,148,040	690,704	3,261,584	127,247,010	116,561,255	6,865,261	888,212	282,874	3,066,720	127,664,322
	ii. Foreign currency	23,870,584	1,196,173	27,418	3	819,901	25,914,079	20,960,862	1,684,585	13,954	38,632	1,680,758	24,378,791
	c. Restructured loans												
	i. Rupiah	3,052,613	1,041,808	360,927	166,475	1,279,558	5,901,381	5,683,840	2,060,159	358,566	95,870	1,536,085	9,734,520
	ii. Foreign currency	1,528,978	1,100,970	27,418	-	553,014	3,210,380	2,214,466	985,563	-	38,632	210,648	3,449,309
	d. Loan on property	37,729,044	2,382,026	158,885	62,613	983,120	41,315,688	33,214,400	2,698,760	171,707	87,399	1,243,966	37,416,232
	Equity investment	3,489	-	425	-	550	4,464	3,489	-	325	-	650	4,464
9.	Temporary equity investment												
	Other receivable	71,361	-	-	-	-	71,361	27,809	-	-	-	-	27,809
11.	Commitments and contingencies												
	Rupiah	52,651,174	91,692	-	-	-	52,742,866	56,761,645	687,923	-	-	-	57,449,568
	Foreign currency	13,814,641	4,090	-	-	-	13,818,731	13,079,278	181	-	-	-	13,079,459
12.	Foreclosed assets												
	Rupiah	157,705	-	150,372	21,130	54,373	383,580	144,403	-	264,784	26,400	27,820	463,407

EARNING ASSETS QUALITY AND OTHER INFORMATIONS													
31 December 2017 and 2016													
(in million Rupiah)													
No.	ACCOUNTS	BANK CIMB NIAGA											
		2017					2016						
		Pass	Special Mention	Substandard	Doubtful	Loss	TOTAL	Pass	Special Mention	Substandard	Doubtful	Loss	TOTAL
III.	OTHER INFORMATION												
1.	Assets pledged as collateral												
	To Bank Indonesia						-						-
	To other parties						-						-
2.	Impairment provision on earning assets						7,463,080						8,142,486
3.	Required regulatory provision on earning assets						6,807,011						7,732,144
4.	Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						15.35%						12.20%
5.	Percentage of loans to micro and small enterprises (UMK) to total loans						4.41%						4.63%
6.	Percentage of micro, small and medium enterprises (UMKM) debtor to total debtor						5.29%						16.23%
7.	Percentage of micro and small enterprises (UMK) debtor to total debtor						4.67%						15.24%
8.	Others												
	a. Channeling						-						-
	b. Mudharabah muzayyadah fund channeling						-						-
	c. Written off of earning assets						5,640,208						3,708,825
	d. Written off of earning assets that has been re-collected						398,157						172,283
	e. Charged off of earning assets						-						-

* point a and b include property loans and/or restructured loans

ALLOWANCES FOR POSSIBLE LOSSES									
31 December 2017 and 2016									
(in million Rupiah)									
No.	ACCOUNTS	2017				2016			
		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	9,514	-	43,527	9,514	9,448	2,480	23,178	9,448
2.	Spot and derivative claims	-	-	2,803	-	-	-	4,846	-
3.	Securities	15,000	23,556	88,164	15,000	15,000	20,913	68,204	15,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-
6.	Acceptance claims	-	-	41,850	-	-	-	44,885	-
7.	Loans	3,762,882	3,221,824	1,544,547	4,542,703	3,705,420	3,958,836	1,496,096	5,539,945
8.	Equity investment	805	-	7,823	614	890	-	7,823	699
9.	Temporary equity investment	-	-	-	-	-	-	-	-
10.	Other receivable	-	-	714	-	-	-	278	-
11.	Commitment and contingencies	-	-	75,465	4,789	-	-	57,838	34,405

FINANCIAL RATIOS			
31 December 2017 and 2016			
No.	ACCOUNTS	2017	2016
PROFITABILITY RATIO			
Consolidated			
1.	Capital Adequacy Ratio	18.60%	17.96%
2.	Non-performing Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets	2.51%	2.74%
3.	Non-performing Earning Assets to Total Earning Assets	3.13%	3.41%
4.	Allowance for Impairment Financial Assets to Total Earning Assets	3.35%	3.98%
5.	Gross NPL	3.75%	3.89%
6.	Net NPL	2.16%	2.16%
7.	Return on Asset (ROA)	1.70%	1.20%
8.	Return on Equity (ROE)	8.73%	6.79%
9.	Net Interest Margin (NIM)	5.60%	5.64%
10.	Operating Expenses to Operating Revenues	83.48%	89.10%
11.	Loan to Deposit Ratio (LDR)	96.24%	98.38%
Bank CIMB Niaga			
1.	Capital Adequacy Ratio	18.22%	17.71%
2.	Non performing Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets	2.51%	2.74%
3.	Non-performing Earning Assets to Total Earning Assets	3.13%	3.43%
4.	Allowance for Impairment Financial Assets to Total Earning Assets	3.24%	3.85%
5.	Gross NPL	3.78%	3.93%
6.	Net NPL	2.17%	2.19%
7.	Return on Asset (ROA)	1.67%	1.19%
8.	Return on Equity (ROE)	8.77%	6.90%
9.	Net Interest Margin (NIM)	5.45%	5.47%
10.	Operating Expenses to Operating Revenues	83.27%	88.73%
11.	Loan to Deposit Ratio (LDR)	94.67%	95.37%
COMPLIANCE-Bank CIMB Niaga			
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.	Statutory Reserve*)		
	a. Primary Statutory Reserve (Rupiah)	6.74%	6.76%
	b. Primary Statutory Reserve (Foreign currency)	8.05%	8.33%
3.	Net Open Position **)	0.80%	1.66%

*) Calculation of Statutory Reserve as at 31 December 2017 and 2016 complies with Bank Indonesia's Regulation No. 19/6/PBI/2017 dated 18 April 2017 regarding fifth amended of PBI No. 15/15/PBI/2013 dated 24 December 2013 and Governor Members Regulation No. 19/4/PADG/2017 dated 28 April 2017 regarding Statutory Reserve in Rupiah and Foreign Currencies for Conventional Commercial Banks which effective since 1 July 2017.

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

COMMITMENTS AND CONTINGENCIES					
31 December 2017 and 2016					
<i>(in million Rupiah)</i>					
No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		31 December 2017	31 December 2016	31 December 2017	31 December 2016
I.	COMMITTED CLAIMS				
1.	Unused borrowing				
a.	Rupiah	-	-	-	-
b.	Foreign currency	-	-	-	-
2.	Outstanding spot and derivatives (purchased)	34,801,736	26,211,564	34,801,736	26,211,564
3.	Others	183,438	104,047	183,438	104,047
	Total Committed Claims	34,985,174	26,315,611	34,985,174	26,315,611
II.	COMMITTED LIABILITIES				
1.	Undisbursed loan facilities to debtors				
a.	BUMN				
i.	Committed				
-	Rupiah	-	-	-	-
-	Foreign currency	-	-	-	-
ii.	Uncommitted				
-	Rupiah	2,547,722	1,756,216	2,547,722	1,756,216
-	Foreign currency	706,891	543,929	706,891	543,929
b.	Others				
i.	Committed	12,487,235	14,337,903	12,487,235	14,337,903
ii.	Uncommitted	41,933,754	46,316,353	41,933,754	46,316,353
2.	Undisbursed loan facilities to other banks				
a.	Committed				
i.	Rupiah	21,454	60,683	21,454	60,683
ii.	Foreign currency	-	-	-	-
b.	Uncommitted				
i.	Rupiah	1,258,438	1,412,236	1,258,438	1,412,236
ii.	Foreign currency	-	-	-	-
3.	Outstanding irrevocable L/C				
a.	Foreign L/C	2,006,190	1,235,760	2,006,190	1,235,760
b.	Local L/C	707,620	836,478	707,620	836,478
4.	Outstanding spot and derivatives (sold)	35,429,088	24,633,926	35,429,088	24,633,926
5.	Others	416,431	69,516	416,431	69,516
	Total Committed Liabilities	97,514,823	91,203,000	97,514,823	91,203,000
III.	CONTINGENT CLAIMS				
1.	Received guarantees				
a.	Rupiah	220	48,701	220	48,701
b.	Foreign currency	18,101	1,129,444	18,101	1,129,444
2.	Accrued interest				
a.	Loan interest	1,013,119	1,325,174	1,013,119	1,325,174
b.	Other interest	-	-	-	-
3.	Others	-	-	-	-
	Total Contingent Claims	1,031,440	2,503,319	1,031,440	2,503,319
IV.	CONTINGENT LIABILITIES				
1.	Issued guarantees				
a.	Rupiah	3,966,550	3,253,234	3,966,550	3,253,234
b.	Foreign currency	925,743	776,235	925,743	776,235
2.	Others	4	-	4	-
	Total Contingent Liabilities	4,892,297	4,029,469	4,892,297	4,029,469

SPOT AND DERIVATIVE TRANSACTIONS						
31 December 2017						
<i>(in million Rupiah)</i>						
No.	TRANSACTIONS	BANK CIMB NIAGA				
		Notional Amount	Purposes		Derivative Receivables and Payables	
			Hedging	Trading	Receivables	Payables
A.	Exchange Rate Related					
	1. Spot	949,351	-	949,351	210	52
	2. Forward	4,460,012	-	4,460,012	2,064	5,717
	3. Option					
	a. Written	-	-	-	-	-
	b. Purchased	6,451,940	-	6,451,940	13,956	19,595
	4. Future	-	-	-	-	-
	5. Swap	22,802,604	-	22,802,604	35,856	14,563
	6. Other	-	-	-	-	-
B.	Interest Rate Related					
	1. Forward	-	-	-	-	-
	2. Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
	3. Future	7,936,988	-	7,936,988	1,714	2,088
	4. Swap	24,605,882	10,000	24,595,882	226,493	68,808
	5. Other	-	-	-	-	-
C.	Others					
	1. Credit Default Swap	-	-	-	-	-
	TOTAL	67,206,777	10,000	67,196,777	280,293	110,823



CONSOLIDATED FINANCIAL STATEMENTS AND OTHER FINANCIAL INFORMATION

Basic Loan Interest Rate (<i>Prime Lending Rate</i>)				
31 December 2017				
<i>(% per year)</i>				
	Based on Business Segments*			
	Corporate Loans	Retail Loans	Consumer Loans	
			Housing Loans	Non Housing Loans
Prime Lending Rate	9.50%	10.15%	9.50%	9.75%

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 channeling 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
- d. Housing loans apply for the first year fixed tenor

BOARD OF COMMISSIONERS AND DIRECTORS	SHAREHOLDERS
<p>Board of Commissioners</p> <ul style="list-style-type: none"> • President Commissioner : Dato' Sri Nazir Razak • Vice President Commissioner : Glenn Muhammad Surya Yusuf • Independent Commissioner : Zulkifli M. Ali • Independent Commissioner : Primeohadi Notowidigdo • Independent Commissioner : Armida Salsiah Alisjahbana • Independent Commissioner : Jeffrey Kairupan • Commissioner : David Richard Thomas • Commissioner : Ahmad Zulqarnain Onn ^{a)} • Commissioner : Tengku Zafrul bin Tengku Abdul Aziz ^{b)} <p>Directors</p> <ul style="list-style-type: none"> • President Director : Tigor M. Siahaan • Director : Wan Razly Abdullah • Director : Rita Mas'Oen • Director : Megawati Sutanto • Director : Vera Handajani • Director : John Simon • Director : Lani Darmawan • Director : Pandji Pratama Djajanegara • Director : Hedy Maria Helena Lapian • Director : Fransiska Oei • Director : Rahardja Alimhamzah ^{c)} <p>a) Resigned effective since 24 August 2017 b) Effective as Commissioner after obtaining the result of fit and proper test c) Effective on 24 August 2017</p>	<p>Ultimate Shareholders</p> <p>CIMB Group Holdings Berhad, Malaysia (through CIMB Group Sdn Bhd, Malaysia) 91.48%</p> <p>Non ultimate shareholders through capital market (≥ 5 %) Nil</p> <p>Non ultimate Shareholders not through capital market (≥ 5 %) Nil</p> <p>Ultimate Shareholder PT Bank CIMB Niaga Tbk Shareholders of CIMB Group Holdings Berhad, Malaysia:</p> <ul style="list-style-type: none"> • Khazanah Nasional Berhad, Malaysia 27.27% • Employee Provident Fund, Malaysia 14.40% • Others and public 58.33%

Notes:

- 1 The above financial information is taken from the consolidated financial statements of PT Bank CIMB Niaga Tbk. ("Bank") and subsidiary as of 31 December 2017 and for the year ended, prepared by the Bank's management in accordance with the Financial Accounting Standards in Indonesia audited by KAP Tanudiredja, Wibisana, Rintis & Rekan, a member of the PricewaterhouseCoopers network of firms (Angelique Dewi Daryanto, SE, CPA as partner in charge), independent auditor, based on the Audit Standards established by the Indonesian Institute of Certified Public Accountants, with unmodified audit opinion, as stated in its report dated 26 February 2018 not disclosed in this publication. The above financial information does not include the accompanying notes to the consolidated financial statements.
- 2 The financial information above is intended to be fulfilled and prepared in accordance with:
 - a. Financial Services Authority (FAS) regulation No.6/POJK.03/2015 dated 31 March 2015 which has been amended by Financial Services Authority (FAS) regulation No.32/POJK.03/2016 dated 8 August 2016 concerning "Transparency and Publication of Bank Reports".
 - b. Financial Services Authority (FAS) circular letter No.43/SEOJK.03/2016 dated 28 September 2016 concerning "Transparency and Publication of Commercial Bank Reports".
 - c. Financial Services Authority (FAS) regulation No.34/POJK.03/2015 dated 22 September 2016 concerning amendment of POJK No.11/POJK.03/2016 concerning "Minimum Capital Adequacy Requirement for Commercial Banks".
 - d. Bapepam-LK regulation (effective since 1 January 2013, Financial Services Authority has taken over the functions of Bapepam-LK) No.X.K.2 Explanation of Chairman of Bapepam-LK Decree No.KEP-346/BL/2011 dated 5 July 2011 concerning "Submission of Periodical Issuer Financial Report or Public Company".
 - e. Capital Market Supervisory Agency and Financial Institution regulation (Bapepam-LK which its function has been transferred to the Financial Services Authority ("FSA") since 1 January 2013) No. VIII.G.7. which is an Attachment of Decision of Chairman of Bapepam-LK no. Kep-347 / BL / 2012 concerning "Presentation and Disclosure of Financial Statements of Issuers or Public Companies" replacing Chairman of Bapepam-LK's Decree No. Kep-347 / BL / KEP-554 / BL / 2010 dated 30 December 2010 concerning "Change of Decision of Chairman of Bapepam no. KEP-06 / PM / 2000 dated 13 March 2000 regarding Guidelines for Presentation of Financial Statements".
 - f. Circular Letter of Chairman of Bapepam no. SE-02/PM/2002 concerning "Guidelines on Presentation and Disclosure of Financial Statements of Issuers or Public Companies"
- 3 Basic earnings per share is calculated by dividing the net profit attributable to shareholders by the weighted average number of ordinary shares on issue during the year. The weighted average number of ordinary shares on issue is calculated based on the number of ordinary shares on issue at the end of month based on the data from Securities Administration Bureau. For the year 2017, the calculation of the weighted average number of ordinary shares on issue has considered the number of treasury shares.
- 4 The consolidated financial statements include the financial statements of the subsidiary, PT CIMB Niaga Auto Finance. On 1 January 2016, PT CIMB Niaga Auto Finance and PT Kencana Internusa Artha Finance effectively joined (merged) where PT CIMB Niaga Auto Finance as the surviving company. The merger has been approved by the Financial Services Authority (FSA) of the Non-Bank Financial Industry through letter No. OJK. S-101 / D.05 / 2015 dated 19 November 2015.
- 5 Exchange rate per 31 December 2017: 1 USD = Rp 13,567.5; 31 December 2016: 1 USD = Rp 13,473.5 .

Jakarta 26 February 2018

Wan Razly Abdullah
Director

Tigor M. Siahaan
President Director