



| STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2020 AND 31 DECEMBER 2019 (In Millions Rupiah) | | | |
|---|---|-------------------|-------------------|
| No. | ACCOUNTS | INDIVIDUAL | |
| | | 30 Jun 2020 | 31 Dec 2019 |
| ASSETS | | | |
| 1. | Cash | 159,906 | 142,804 |
| 2. | Placement with Bank Indonesia | 1,646,364 | 1,742,804 |
| 3. | Placement with other banks | 2,263,769 | 2,169,965 |
| 4. | Spot and derivative receivables | 2,122 | 10,230 |
| 5. | Securities | - | - |
| a. | Measured at fair value through profit or loss | 99,760 | 109,239 |
| b. | Measured at fair value through other comprehensive income | 2,741,889 | 2,523,738 |
| 6. | Securities purchased under resale agreements (repo) | - | - |
| 7. | Securities purchased under resale agreements (reverse repo) | 774,153 | - |
| 8. | Acceptance receivables | - | - |
| 9. | Loans | - | - |
| a. | Measured at fair value through profit or loss | - | - |
| b. | Measured at fair value through other comprehensive income | - | - |
| c. | Measured at amortised cost | 12,993,418 | 14,244,035 |
| 10. | Sharia financing | - | - |
| 11. | Investment in shares | - | 64 |
| 12. | Allowance for impairment losses on financial assets -/- | - | - |
| a. | Securities | - | - |
| b. | Loans | (439,542) | (248,352) |
| c. | Others | (113) | (64) |
| 13. | Intangible assets | 939,931 | 892,629 |
| 14. | Accumulated amortisation on intangible assets -/- | (522,549) | (485,751) |
| 15. | Fixed assets and equipments | 806,788 | 626,151 |
| 16. | Accumulated depreciation on fixed assets and equipments -/- | (503,973) | (461,999) |
| 17. | Non productive assets | - | - |
| a. | Abandoned properties | 899 | 899 |
| b. | Foreclosed assets | 11,587 | 5,187 |
| c. | Suspense accounts | - | - |
| d. | Interbranch assets | - | - |
| i. | Conducting operational activities in Indonesia | 98 | 49 |
| ii. | Conducting operational activities outside Indonesia | - | - |
| 18. | Allowance for impairment losses on non financial assets -/- | (72) | (72) |
| 19. | Lease financing | - | - |
| 20. | Deferred tax assets | 142,893 | 54,934 |
| 21. | Other assets | 592,613 | 506,168 |
| TOTAL ASSETS | | 21,709,941 | 21,832,658 |
| LIABILITIES AND EQUITY | | | |
| LIABILITIES | | | |
| 1. | Current accounts | 1,358,411 | 1,713,845 |
| 2. | Saving accounts | 6,304,858 | 6,165,385 |
| 3. | Time deposits | 7,336,748 | 7,572,724 |
| 4. | Revenue sharing investment fund | - | - |
| 5. | Liabilities to Bank Indonesia | - | - |
| 6. | Liabilities to other banks | 1,032,783 | 1,468,171 |
| 7. | Spot and derivative liabilities | 9,769 | 4,119 |
| 8. | Liabilities on securities sold under repurchase agreements (repo) | - | - |
| 9. | Acceptance liabilities | - | - |
| 10. | Securities issued | - | - |
| 11. | Loans received | - | - |
| 12. | Margin deposits | - | - |
| 13. | Interbranch liabilities | - | - |
| i. | Conducting operational activities in Indonesia | - | - |
| ii. | Conducting operational activities outside Indonesia | - | - |
| 14. | Deferred tax liabilities | - | - |
| 15. | Other liabilities | 1,816,238 | 771,789 |
| 16. | Profit sharing investment fund | - | - |
| TOTAL LIABILITIES | | 17,858,807 | 17,696,033 |
| EQUITY | | | |
| 17. | Paid up capital | - | - |
| a. | Authorised capital | 13,000,000 | 13,000,000 |
| b. | Unpaid capital -/- | (9,180,333) | (9,180,333) |
| c. | Treasury stock -/- | - | - |
| 18. | Additional paid up capital | - | - |
| a. | Agio | 25,097 | 25,097 |
| b. | Disagio -/- | - | - |
| c. | Donated capital | - | - |
| d. | Funds for paid up capital | - | - |
| e. | Others | - | - |
| 19. | Other comprehensive income | - | - |
| a. | Adjustment arising from translation of financial statements in foreign currencies | - | - |
| b. | Unrealized gains (losses) on financial assets measured at fair value through other comprehensive income | 16,906 | 23,422 |
| c. | Effective portion of cash flow hedges | - | - |
| d. | Gain on revaluation of fixed assets | - | - |
| e. | Other comprehensive income from association entity | - | - |
| f. | Reassessment of post employment benefit | 19,848 | 19,848 |
| g. | Income tax related to other comprehensive income | (8,086) | (10,818) |
| h. | Others | 47 | - |
| 20. | Difference arising from quasi reorganisation | - | - |
| 21. | Difference arising from restructuring value of entities under common control | - | - |
| 22. | Other equity | - | - |
| 23. | Reserves | - | - |
| a. | General reserves | 14,911 | 14,911 |
| b. | Appropriated reserves | - | - |
| 24. | Retained earnings | 12,358 | 227,945 |
| a. | Previous years | (49,514) | 16,553 |
| b. | Current year | - | - |
| TOTAL ATTRIBUTABLE EQUITY TO OWNER | | 3,851,134 | 4,136,625 |
| 25. | Non-controlling interest | - | - |
| TOTAL EQUITY | | 3,851,134 | 4,136,625 |
| TOTAL LIABILITIES AND EQUITY | | 21,709,941 | 21,832,658 |

| STATEMENTS OF COMMITMENTS AND CONTINGENCIES AS AT 30 JUNE 2020 AND 31 DECEMBER 2019 (In Millions Rupiah) | | | |
|--|--|-------------|-------------|
| No. | ACCOUNTS | INDIVIDUAL | |
| | | 30 Jun 2020 | 31 Dec 2019 |
| I. COMMITMENT RECEIVABLES | | | |
| 1. | Unused fund borrowings facilities | - | - |
| a. | Rupiah | - | - |
| b. | Foreign currencies | - | - |
| 2. | Outstanding spot and derivative purchase position | 680,787 | 734,069 |
| 3. | Others | - | - |
| II. COMMITMENT LIABILITIES | | | |
| 1. | Unused loan facilities granted to non bank debtors | - | - |
| a. | SOE (BUMN) | - | - |
| i. | Committed | - | - |
| ii. | Uncommitted | - | - |
| b. | Foreign currencies | - | - |
| 2. | Others | - | - |
| i. | Committed | 34,756 | 25,614 |
| ii. | Uncommitted | 2,222,230 | 2,191,097 |
| 3. | Unused loan facilities granted to other banks | - | - |
| a. | Committed | - | - |
| i. | Rupiah | - | - |
| ii. | Foreign currencies | - | - |
| b. | Uncommitted | 2,000 | 10 |
| i. | Rupiah | - | - |
| ii. | Foreign currencies | - | - |
| 3. | Outstanding irrevocable LIC | - | - |
| a. | Foreign LIC | - | - |
| b. | Local LIC | - | - |
| 4. | Outstanding spot and derivative sale position | 659,686 | 584,833 |
| 5. | Others | - | - |
| III. CONTINGENT RECEIVABLES | | | |
| 1. | Guarantees received | - | - |
| a. | Rupiah | - | - |
| b. | Foreign currencies | - | - |
| 2. | Non performing interest receivables | - | - |
| a. | Interest on loans | 127,020 | 201,496 |
| b. | Other interests | - | - |
| 3. | Others | - | - |
| IV. CONTINGENT LIABILITIES | | | |
| 1. | Guarantees issued | - | - |
| a. | Rupiah | 3,950 | 20,625 |
| b. | Foreign currencies | - | 856 |
| 2. | Others | - | - |

| CAPITAL ADEQUACY RATIO AS AT 30 JUNE 2020 AND 2019 (In Millions Rupiah) | | | |
|---|--|------------------|------------------|
| No. | CAPITAL COMPONENTS | INDIVIDUAL | |
| | | 30 Jun 2020 | 30 Jun 2019 |
| I. Core Capital (Tier 1) | | | |
| 1. | Common Equity Tier 1 (CET 1) | 3,274,244 | 3,500,720 |
| 1.1 | Paid up capital (after deducted with treasury stock) | 3,819,667 | 3,819,667 |
| 1.2 | Disclosed Reserve | 169,852 | 169,852 |
| 1.2.1 | Additional factors | 65,553 | 293,671 |
| 1.2.1.1 | Other comprehensive income | 13,187 | 17,467 |
| 1.2.1.1.1 | Excess from translation of financial statements | 13,187 | 17,467 |
| 1.2.1.1.2 | Potential gain from increasing fair value financial assets measured at fair value through other comprehensive income | - | - |
| 1.2.1.1.3 | Surplus balance from fixed asset revaluation | - | - |
| 1.2.1.2 | Disclosed reserves | 52,366 | 276,204 |
| 1.2.1.2.1 | Agio | 25,097 | 25,097 |
| 1.2.1.2.2 | General reserves | 14,911 | 14,911 |
| 1.2.1.2.3 | Previous years profit | 12,358 | 227,945 |
| 1.2.1.2.4 | Current year profit | 8,251 | 8,251 |
| 1.2.1.2.5 | Funds for paid up capital | - | - |
| 1.2.1.2.6 | Others | - | - |
| 1.2.2 | Deduction factors | (50,701) | (133,019) |
| 1.2.2.1 | Other comprehensive income | - | - |
| 1.2.2.1.1 | Shortage from translation of financial statements | - | - |
| 1.2.2.1.2 | Potential loss from decreasing fair value financial assets measured at fair value through other comprehensive income | - | - |
| 1.2.2.2 | Other disclosed reserves | (50,701) | (133,019) |
| 1.2.2.2.1 | Disagio | - | - |
| 1.2.2.2.2 | Previous years loss | - | - |
| 1.2.2.2.3 | Current year loss | (49,614) | (131,977) |
| 1.2.2.2.4 | Shortage of regulatory provision over allowance for impairment losses of productive assets | - | - |
| 1.2.2.2.5 | Shortage of fair value adjustment from trading book financial instruments | (1,087) | (1,042) |
| 1.2.2.2.6 | Required regulatory provision on non productive assets | - | - |
| 1.2.2.2.7 | Others | - | - |
| 1.3 | Non-controlling interest that can be taken into account | - | - |
| 1.4 | Deduction factors of Common Equity Tier 1 | (580,275) | (479,599) |
| 1.4.1 | Deferred tax calculation | (194,786) | (118,734) |
| 1.4.2 | Goodwill | (53,677) | (53,677) |
| 1.4.3 | Other intangible assets | (321,812) | (307,188) |
| 1.4.4 | Investment in shares as deduction factor | - | - |
| 1.4.5 | Shortfall on the capital of insurance subsidiary | - | - |
| 1.4.6 | Exposure of securitisation | - | - |
| 1.4.7 | Other deduction factors of Common Equity Tier 1 | - | - |
| 1.4.7.1 | Fund placement at AT 1 and/or Tier 2 instrument at other banks | - | - |
| 1.4.7.2 | Cross ownership at other entity due to ownership transfer by law or grant | - | - |
| 2. | Additional Tier 1 (AT 1) | - | - |
| 2.1 | Eligible instrument for AT 1 | - | - |
| 2.2 | Agio/Disagio | - | - |
| 2.3 | Deduction factors of AT 1 | - | - |
| 2.3.1 | Fund placement at AT 1 and/or Tier 2 instrument at other banks | - | - |
| 2.3.2 | Cross ownership at other entity due to ownership transfer by law or grant | - | - |
| TOTAL CAPITAL | | 3,417,391 | 3,657,222 |
| RISK WEIGHTED ASSETS (RWA) | | | |
| INFORMATION | | 30 Jun 2020 | 30 Jun 2019 |
| RWA FOR CREDIT RISK | | 11,839,804 | 13,007,699 |
| RWA FOR MARKET RISK | | 50,792 | 41,965 |
| RWA FOR OPERATIONAL RISK | | 2,736,921 | 2,745,375 |
| TOTAL RISK WEIGHTED ASSETS (RWA) | | 14,627,517 | 15,795,039 |
| CAR BASED ON RISK PROFILE (%) | | 9.48% | 9.48% |
| ALLOCATED CAR BASED ON RISK PROFILE | | | |
| From CET 1 (%) | | 8.50% | 8.49% |
| From AT 1 (%) | | 0.00% | 0.00% |
| From Tier 2 (%) | | 0.98% | 0.99% |
| INFORMATION | | 30 Jun 2020 | 30 Jun 2019 |
| CAR Ratio | | | |
| CET 1 Ratio (%) | | 22.38% | 22.16% |
| Tier 1 Ratio (%) | | 22.38% | 22.16% |
| Tier 2 Ratio (%) | | 0.98% | 0.99% |
| CAR Ratio (%) | | 23.36% | 23.15% |
| CET 1 FOR BUFFER (%) | | 13.88% | 13.67% |
| BUFFER PERCENTAGE THAT NEED TO BE FULFILLED BY BANK (%) | | | |
| Capital Conservation Buffer (%) | | 0.00% | 0.00% |
| Countercyclical Buffer (%) | | 0.00% | 0.00% |
| Capital Surcharge for Systemic Bank (%) | | 0.00% | 0.00% |

| STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR PERIOD FROM 1 JANUARY TO 30 JUNE 2020 AND 2019 (In Millions Rupiah) | | | |
|---|--|------------------|------------------|
| No. | ACCOUNTS | INDIVIDUAL | |
| | | 30 Jun 2020 | 30 Jun 2019 |
| OPERATIONAL INCOME AND EXPENSES | | | |
| A. Interest Income and Expenses | | | |
| 1. | Interest income | 796,613 | 860,926 |
| a. | Rupiah | 774,148 | 825,398 |
| b. | Foreign currencies | 22,465 | 35,528 |
| 2. | Interest expenses | 333,314 | 373,279 |
| a. | Rupiah | 328,987 | 367,676 |
| b. | Foreign currencies | 4,327 | 5,603 |
| Net interest income (expenses) | | 463,299 | 487,647 |
| B. Other Operational Income and Expenses | | | |
| 1. Other Operational Income | | 294,951 | 325,616 |
| a. | Increase in fair value of financial assets | 4,582 | 23,735 |
| i. | Securities | 605 | 622 |
| ii. | Loans | - | - |
| iii. | Spot and derivatives | 3,976 | 23,113 |
| iv. | Other financial assets | - | - |
| b. | Decrease in fair value of financial liabilities | - | - |
| c. | Gain on sale of financial assets | 111,768 | 36,612 |
| i. | Securities | 111,768 | 36,612 |
| ii. | Loans | - | - |
| iii. | Other financial assets | - | - |
| d. | Gain on spot and derivative transactions (realised) | 47,035 | 35,407 |
| e. | Dividend | - | - |
| f. | Gain on investment in shares under equity method | 127,906 | 196,627 |
| g. | Commissions/provisions/fees and administrations | 537 | 33,232 |
| h. | Recovery on allowance for impairment | 3,123 | 3 |
| i. | Other income | - | - |
| 2. Other Operational Expenses | | 830,154 | 829,086 |
| a. | Decrease in fair value of financial assets | 18,264 | 343 |
| i. | Securities | 529 | - |
| ii. | Loans | - | - |
| iii. | Spot and derivatives | 17,735 | 343 |
| iv. | Other financial assets | - | - |
| b. | Increase in fair value of financial liabilities | - | - |
| c. | Loss on sale of financial assets | - | - |
| i. | Securities | - | - |
| ii. | Loans | - | - |
| iii. | Other financial assets | - | - |
| d. | Loss on spot and derivative transactions (realised) | 18,744 | 28,140 |
| e. | Impairment expense on financial assets | 170,046 | 150,489 |
| i. | Securities | - | - |
| ii. | Loans | 170,046 | 150,489 |
| iii. | Sharia financing | - | - |
| iv. | Other financial assets | - | - |
| f. | Loss on operational risk | 259 | 233 |
| g. | Loss on investment in shares under equity method | - | - |
| h. | Commissions/provisions/fees and administrations | 8,893 | 13,161 |
| i. | Impairment expense on non financial assets | 2,743 | - |
| j. | Personnel expenses | 322,605 | 351,747 |
| k. | Promotion expenses | 6,702 | 5,473 |
| l. | Other expenses | 281,898 | 279,500 |
| Net Other Operational Income (Expenses) | | (535,203) | (503,470) |
| OPERATIONAL INCOME (EXPENSES) | | (71,904) | (15,823) |
| NON OPERATIONAL INCOME (EXPENSES) | | | |
| 1. | Gain (loss) on sale of fixed assets and equipments | (2,686) | 24,805 |
| 2. | Gain (loss) on foreign exchange currency translation | 26,888 | 10,709 |
| 3. | Other non operating income (expenses) | (9,759) | (6,486) |
| NON OPERATIONAL INCOME (EXPENSES) | | 14,443 | 27,028 |
| CURRENT YEAR PROFIT (LOSS) BEFORE TAX | | (57,461) | 11,205 |
| Income tax expenses | | 7,847 | (2,954) |
| a. | Estimated current year tax | - | - |
| b. | Deferred tax income (expenses) | 7,847 | (2,954) |
| CURRENT YEAR PROFIT (LOSS) AFTER TAX | | (49,614) | 8,251 |
| OTHER COMPREHENSIVE INCOME | | | |
| | | | |