CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Mandiri (Persero) Tbk. & SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION As of December 31, 2019 and 2018

NO	DESCRIPTION	INDIV 31 December 2019 (Audited)		CONSOL 31 December 2019 (Audited)	
	ASSETS	(Audited)	(Audited)	(Audited)	(Aurancea)
1.	Cash	25,356,393	24,443,872	28,094,267	27,348,91
2. 3.	Placements with Bank Indonesia Placements with other banks	53,981,144 25,901,121	58,132,240 23,140,929	67,339,481 29,331,374	70,715,93 26,538,82
4.	Spot and derivative receivables	1,611,635	1.696.932	1,631,730	1,835,34
5.	Securities				
	a. Fair value through profit/loss	7,806,437	3,402,874	35,728,257	28,034,25
	b. Available for sale c. Held to maturity ***)	111,052,555	87,305,351 23,685,897	114,229,992	91,116,27
	d. Loans and receivables	21,948,461	23,003,097	45,674,862	41,605,43
б.	Securities sold under repurchase agreements (Repo)	4,001,825	17,012,421	4,001,825	17,012,42
7.	Securities purchased under resale agreements (Reverse Repo)	248,143	1,639,448	1,955,363	2,097,62
8.	Acceptances receivables	10,055,712	13,650,648	10,279,839	13,888,86
9.	Loans				
	 a. Fair value through profit/loss b. Available for sale 			-	
	c. Held to maturity			-	
	d. Loans and receivables	792,351,117	718,966,846	885,835,237	799,557,18
10.	Consumer financing receivables		-	18,565,706	17,198,15
11. 12.	Sharia financing Investments in shares	8,461,924	7,557,911	618,929	452,09
13.	Policy holder's investment in Unit Link Contract		-	-	452,03
14.	Allowance for impairment on financial assets -/-				
	a. Securities	(17,147)	(52,936)	(50,200)	(85,77
	b. Loans	(27,812,363)	(29,420,088)	(30,350,993)	(32,176,67
15.	c. Others Intangible assets	(1,732,681) 6,133,484	(2,093,424) 5,090,586	(1,618,520) 7,114,887	(1,996,96 5,963,70
15.	Accumulated amortisation for intangible assets -/-	(3,452,881)	(2,912,598)	(3,793,603)	(3,198,98
16.	Premises and equipment	53,536,442	46,767,089	57,657,529	50,075,62
	Accumulated depreciation for premises and equipment -/-	(10,825,270)	(9,745,803)	(13,045,330)	(11,632,93
17.	Non earning assets a. Abandoned properties	86,971	91,061	87,204	91,29
	b. Repossessed assets - net	238,820	238,820	244,052	241,58
	c. Suspense account	688,954	1,953,655	688,954	1,953,65
	d. Inter office assets				
	i. Operational activities conducted in Indonesia	(13,576,781)	(13,480,808)	(13,576,781)	(13,480,80
18.	ii. Operational activities conducted outside Indonesia Allowance for impairment on non financial assets -/-	13,759,446 (311,991)	13,646,624 (332,110)	13,759,446 (312,223)	13,646,62 (332,11
19.	Lease Financing	-	(332,110)	3,055,071	3,328,38
20.	Deferred tax assets	3,350,632	4,576,026	3,951,710	4,997,62
21.	Other assets	45,841,773	42,116,343	51,148,270	47,456,51
	TOTAL ASSETS	1,128,683, 875	1, 037,077,806	1,318,246,335	1,202,252,09
	LIABILITIES AND EQUITY LIABILITIES				
1.	Demand deposits **)	236,397,211	191,411,724	250,414,087	200,505,99
2.	Savings deposits **)	315,853,233	300,788,146	359,161,498	338,600,77
3.	Time deposits **)	262,855,097	247,286,664	323,548,963	301,807,20
4.	Investment fund - revenue sharing	•		-	
5. 6.	Fund from Bank Indonesia Fund from other banks **)	- 12,530,752	- 15,368,695	- 13,843,770	16,927,42
7.	Spot and derivative liabilities	1,029,369	1,057,775	1,199,358	1,147,59
8.	Securities sold under repurchase agreements (Repo)	3,699,819	16,120,197	3,782,055	16,611,52
9.	Acceptances liabilities	10,055,712	13,650,648	10,279,839	13,888,86
10.	Securities issued	24,737,662	14,370,650	32,679,024	19,521,74
11. 12.	Fund borrowings Margin deposits received	42,739,154 873,159	39,275,535 1,281,023	54,293,730 873,159	51,840,77 1,281,02
13.	Inter office liabilities	075,155	1,201,025	075,155	1,201,02
	a. Operational activities conducted in Indonesia				
	b. Operational activities conducted outside Indonesia				
14. 15.	Deferred tax liabilities Liability to Unit Link Holders			24,037,658	22,357,80
16.	Other liabilities	23,451,362	23,355,624	35,098,669	32,801,06
17.	Investment fund - profit sharing			-	
	TOTAL LIABILITIES	934,222,530	863,966,681	1,109,211,810	1,017,291,78
18.	EQUITY				
10.	Share capital a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,00
	b. Unpaid-in capital-/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,33
	c. Treasury stock -/-	-	-	-	
19.	Additional Paid-in Capital				
	a. Agio	17,476,308	17,476,308	17,316,192	17,316,19
	b. Disagio -/- c. Donated capital				
	d. Funds for paid-up capital				
	e. Others				
20.	Other comprehensive income	((00.047)		
	a. Adjustment arising from translation of financial statement	(167,543)	(98,046)	13,748	112,86
	 Gain (Losses) from changes of financial assets on available for sale 	1,456,642	(2,174,526)	1,753,418	(2,007,01
	c. Effective cash flow hedges	.,		(49,683)	(28,16
	d. Premises and equipment revaluation increment	29,910,569	26,039,621	30,306,255	26,435,30
	e. Other comprehensive income from entity associations				
	 Remeasurement from actuarial benefit program Income tax related to other comprehensive income 	776,331 (281,452)	373,652 481,899	774 ,898 (362,637)	397,98 437,10
	h. Others	62,084	(22,968)	(22,064)	(107,11
		-			
21.	Difference arising from quasi reorganisation				
	Difference arising from restructuring value of transaction of				(106.00
22.	Difference arising from restructuring value of transaction of entities under common control				(106,00
22. 23.	Difference arising from restructuring value of transaction of entities under common control Other equity	:		(106,001)	
22. 23.	Difference arising from restructuring value of transaction of entities under common control Other equity Reserve	- - 2,333,333	2,333,333	(106,001)	2,333.33
21. 22. 23. 24.	Difference arising from restructuring value of transaction of entities under common control Other equity Reserve a. General reserve b. Appropriated reserve	- - 2,333,333 -	- - 2,333,333 -		2,333,33
22. 23.	Difference arising from restructuring value of transaction of entities under common control Other equity Reserve a. General reserve b. Appropriated reserve Retained Earning			2,333,333	
22. 23. 24.	Difference arising from restructuring value of transaction of entities under common control Other equity Reserve a. General reserve b. Appropriated reserve Retained Earning a. Previous years *)	- 105,778,426	- 92,956,347	2,333,333 - 113,494,594	99,736,33
22. 23. 24.	Difference arising from restructuring value of transaction of entities under common control Other equity Reserve a. General reserve b. Appropriated reserve Retained Earning a. Previous years *) b. Current year	- 105,778,426 25,449,980	- 92,956,347 24,078,838	2,333,333 - 113,494,594 27,482,133	99,736,33 25,015,02
22. 23. 24. 25.	Difference arising from restructuring value of transaction of entities under common control Other equity Reserve a. General reserve b. Appropriated reserve Retained Earning a. Previous years *) b. Current year TOTAL EQUITY ATTRIBUTABLE TO OWNER	- 105,778,426	- 92,956,347	2,333,333 - 113,494,594 27,482,133 204,600,853	99,736,33 25,015,02 181,202,51
22. 23. 24.	Difference arising from restructuring value of transaction of entities under common control Other equity Reserve a. General reserve b. Appropriated reserve Retained Earning a. Previous years *) b. Current years *) b. Current years */ Non controlling interest	- 105,778,426 25,449,980 194,461,345	- 92,956,347 24,078,838 173,111,125	2,333,333 - 113,494,594 27,482,133 204,600,853 4,433,672	99,736,33 25,015,02 181,202,51 3,757,78
22. 23. 24. 25.	Difference arising from restructuring value of transaction of entities under common control Other equity Reserve a. General reserve b. Appropriated reserve Retained Earning a. Previous years *) b. Current year TOTAL EQUITY ATTRIBUTABLE TO OWNER	- 105,778,426 25,449,980	- 92,956,347 24,078,838	2,333,333 - 113,494,594 27,482,133 204,600,853	99,736,33 25,015,02 181,202,51

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE (In Millions of Rupiah) For the Period Ended December 31, 2019 and 2018

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(In Millions of Rupiah)

CONSOLIDATED

OPERATING INCOME AND EXPLASES UNITE AND AND EXPLASES UNITE AND AND EXPLASES UNITE AND	NO	DESCRIPTION	31 December 2019 (Audited)	31 December 2018 (Audited)	31 December 2019 (Audited)	31 December 2018 (Audited)
1. Interst and Sharis Interme 76,272,259 67,062,039 91,235,09 60,002 91,235,09						
a. Baglah 0,798,334 0,000,333 12,001,994 7,36,000 7,36,000 2 b. Argan 2,000,994 1,964,000 2,000,994	A 1.	Interest and Sharia Income, Interest and Sharia Expenses, and Pi Interest and Sharia Income	remium Income ar 76,272,259	67,692,623	91,525,090	80,992,570
2. Interst and Sharks Express 22,587,780 27,264,230 22,464,260 25,455,370 4 Interst Encome of Sharks Encome (Express) 23,275,39 45,274,371 23,255,39 45,274,371 25,255,39 5 Freelaw Encome 53,225,59 45,274,391 54,254,391 54,254,391 6 Interstem Encome 53,225,59 45,234,391 57,225,755 74,225,131 7 Interstem Encome (Express) 30,311,07 2,256,153 74,245,00 74,245,00 8 Interstem Encome (Express) 30,341,01 2,766,153 74,245,00 74,245,00 9 Ottes Contant Encome (Express) 30,44 30,107,311 2,766,153 74,245,00 74,		a. Rupiah	67,948,334	60,552,538	82,901,994	73,569,203
a. Regin b. Regin Correction 22,297,006 18,064,77 22,393,07 22,393,07 22,393,07 22,393,07 22,393,07 22,393,07 22,393,07 22,393,07 22,393,07 22,393,07 22,393,07 22,393,07 22,393,07 22,393,07 22,393,07 22,393,07 22,393,07 24,39	2					
Instrument of the section of Expanse) 59.22.559 64.24.97 67.44.07 57.45.07 Image: Section of the sectio	2.					
3. Product Machine 1						
4. Constraint Substraint	3		50,321,559	46,294,391		
Net Provision for an Const Const Department 50.321,59 40.244,81 51,227,85 52,323,75 Image: Const Const Department Const Const Department 2,315,45 2,551,550 2,527,555 2,525,555 2,525,555 2,525,555 2,525,555 2,525,555 2,525,555 2,525,555 2,525,555 </td <td></td> <td></td> <td>-</td> <td>-</td> <td></td> <td></td>			-	-		
Intervenium income (Caline Expense) 99.321,529 94.294,91 91,247,001 72,325,752 Intervenium income (Caline Expense) 21,145,740 25,041,000 22,401,000 22,451,000 22,551,000 22,551,000 22,551,000 22,551,000 22,551,000 22,551,000 22,552,000		Net Premium Income (Claim Expenses)	-		1,807,503	2,707,133
0 Diffe OpeRation Section 21.054/250 23.054/250 27.055.05 28.021/021 a Intel OpeRation Section 33.384 33.187 44.2640 - a Intel OpeRation Section 33.384 33.187 44.2640 - b Intel OpeRation Section 33.384 33.187 44.2640 - b Intel OpeRation Section 33.384 33.187 44.2640 - - b Intel OpeRation Section 33.384 33.187 44.2640 -		Net Interest and Sharia Income (Expenses), and Net Premium Income (Claim Expenses)	50.321.559	46.294.391	61.247.691	57.329.765
Image: space of the s	в					
I. Scurrite 34,38 31,187 44,240	-1		23,154,740	25,618,369	27,858,555	28,821,621
II. Latari II. Septial derivative Control (indication) Control (indication) Contro (indication) Control (indication)			34,384	31,187	442,640	
I. Other francial assets		ii. Loans	-		-	-
b. Decrease in fair value of financial labelines 1			2,780,178	3,074,311	2,780,178	3,074,311
I. Scuritis 1,31,8460 92,444 1,325,191 97,442 II. Cher financial asets -		b. Decrease in fair value of financial liabilities	-			
I. Lons I. Lons I. Lons I. Lons I. Lons I. Lons II. Confignation G. Gain formacid assets III.232.033 III.233.033 IIII.233.033 IIIIII.233.033 IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII			1 214 960	967.444	1 275 101	971 442
al. dain from spot and derivative transaction realised) - - 188,285 45,511 25,740 c. Dividend 1,32,324 481,103 -				502,444		571,442
e. Dividend 422.32 841,805 - - f. Gain form investment in shares with equity method -			-			
I 6. Sain from investment in shares with equity method g. Consistony provision/res and administrative b. Recovery on allowance for impairment 12.32.255 11.817.112 14.46.8077 13.229.302 2 IDHES OPERATING EXPENSION 40.015.22 40.330.03 82.370.20 13.26.310.02 33.66.310 32.49.320 2 IDHES OPERATING EXPENSION 41.015.22 40.353.08 52.02.45.22 52.24.522 52.24.522 52.24.522 52.24.522 52.24.522 52.24.522 52.24.522 52.24.522 52.24.522 52.24.522 52.24.522 52.25.581 1 1 5.581 1 1 5 1 1 5 1			422.324		45,631	265,740
h. Recovery on allowance for impairment 363.825 249.320 366.110 249.320 2 Other Concence 5,007.116 48.453.005 88.279.623 11.03.15.03 2 Other Concence 5,207.116 48.453.005 82.79.623 52.845.559 4 Decresse Informatical assets -		f. Gain from investment in shares with equity method	-			
L. Other income 5.507.110 6.453.055 8.379.828 11.013.03 2. Other operating for value of financial assets 1. 5.455.056 5.355.12 5.245.052 3. Decrease in fair value of financial assets 1. - 5.55.81 - - - 5.55.81 1. Securities -						
2 OHLR OPERATING SYMMESS 41,103,123 40,035,844 52,554,723 52,245,589 1. Securities 1. Securities - - - 5,581 1. Loards - - - - - 1. Social field of francial assets - - - - - 1. Social field of francial assets -<						
i. Securities . <	2.	OTHER OPERATING EXPENSES				
ii. Loans i. Loans i. Loans i. Loans iii. Sont add edivative i. Chart financial assets i. Charts from all of financial assets i. Charts from all of financial assets i. Charts from all of financial assets iii. Charts from all of financial assets i. Charts from pol and derivative transaction (realised) i. Status j. Status i. Status iii. Charts from pol and derivative transaction (realised) j. Status j. Status j. Status j. Status iii. Common to financial assets j. Status j. Status<						55.581
Iv. Other financial assets - - - - b. Increase in fir value of financial assets - - - - i. Securities - - - - - i. Losses from splot and derivative transaction (realised) 53,958 - - - i. Losses from splot and derivative transaction (realised) 53,958 - - - i. Sourcifies - 1,403 5,173 9,461 i. Losses from inport and derivative - 34,267 30,262 26,0755 i. Losses from investment in shares under equity method - - - - i. Consistion/provision/researcial assets 22,37278 77,272 22,0067 34,507 i. Losses from investment in shares under equity method 7,723 27,722 20,0067 34,507 j. Salinis and employee benefits 12,232,817 11,798,611 15,512,833 15,614,597 j. Salinis and employee benefits 12,232,817 11,728,611 15,512,833 15,614,597 j. Salinis and employee benefits			-			-
b. Increase in fair value of financial liabilities - - - - c. Losses from alse of financial assets - - - - ii. Coher financial assets - - - - iii. Coher financial assets - - - - i. Securities 1, 493 5,173 9,461 i. Securities 1, 493 5,173 9,461 i. Securities 1, 493 5,276 30,202 22,075 i. Securities - - 30,202 22,075 30,202 22,075 i. Some minestment in fainses under equity method - 32,267 73,232 740,151 i. Losses related to operational risk 22,72,81 75,252 20,785,77 12,323,017 11,552,553 15,614,557 i. Losses related for one discretal sets 12,323,177 11,52,785,77 12,323,408 15,614,557 21,784,404 15,575,593 15,614,557 21,784,404 15,575,593 15,614,575 21,784,404 15,575,593 15,563,574 23,606,794						
I. Scasses from sale of financial assets - - - I. Scasses from spate and derivative transaction (realised) - - - I. Loans - - - - I. Loans - - - - I. Loans - - - - - I. Loans - - - - - - I. Loans -						
II. Leans I. Leans I. Leans I. Leans II. Charts I. Losses from spot and derivative transaction (realised) 53,958 III. III. I. Securities - - 1,493 55,733 19,401 III. Spot and derivative transaction (realised) - - - - - III. Spot and derivative transaction (realised) -		c. Losses from sale of financial assets				
iii. Other financial assets -<						
e. Impairment for financial assets 1, 49,461 1, 49,461 i. Social derivative 9,908,651 11,159,499 12,443,687 iii. Soand derivative - 342,687 30,302 2620,755 i. Losses from investment in shares under equity method -			-			
i Securities 1,493 5,173 9,461 ii. Loans 9,006,051 11,159,044 12,049,069 2,049,05 ii. Spot and derivative - - - - - iv. Other financial assets - 342,667 30,926 260,755 j. Losses related to operational risk 62,719 5,276 66,6433 783,529 740,151 i. Impairment on non financial assets 12,332,817 11,789,611 115,212,839 15,615,627 21,784,496 20,454,4975 k. Promotion expenses 16,784,471 11,705,612 (24,796,177) 21,423,491 21,242,439 12,614,375 Gain (Losse) from asle of premises and equipment 116 7 12,529 21,889 Gain (Losse) from sale of premises and equipment 116 7 12,229,175 12,229,175 14,224,230,471 13,206,822 13,633,141 (7,232,031,142 12,633,481,99 Gain (Losse) from sale of premises and equipment 116 7 12,529 12,634,1444 33,945,143 15,633 (10,074) 13,633,141 </td <td></td> <td></td> <td>53,958</td> <td></td> <td></td> <td></td>			53,958			
i. Loans 9,096,651 11,159,949 12,049,098 14,124,758 iii. Spont and derivative				1.493	5.173	9.461
v. Other financial assets		ii. Loans	9,908,651			
f. Losser related to operational risk 62,719 5,276 62,719 5,276 g. Losser from investment in shares under quity method 78,3529 766,433 73,3529 74,0151 Limpairment on non financial assets 12,332,817 11,798,611 16,512,839 15,614,575 k. Pomotion expenses 16,784,471 11,708,611 16,734,462 23,435,609 Other operating income (Expenses) 16,784,471 11,708,5151 62,4796,1771 (23,423,640) I. Sain (Losse) from alce operaties and equipment 116 77 12,622 21,889 I. Sain (Losse) from oregariting income (Expenses) 57,478 43,129 (22,429,6177) (23,423,640) J. Obtor operating income (Expenses) 57,478 43,129 (22,603,177) (23,23,551) J. Other operating income (Expenses) 57,478 43,120 (22,603,174) (63,35,222) (7,63,51,134) (7,32,23,55) J. Defort FROM NON OPERATING 32,430,700 32,430,700 33,600,710 (33,623,200) (36,421,440) (36,421,440) (36,421,440) (36,421,440) (36,421,440) (36,421,440)				-	20.026	260.755
g. Losses from investment in shares under equity method - - - - h. Comission/provision/stres and administrative 225,783 775,222 290,057 74,570 j. Salaries and employee benefits 1233,281 11,758,417 11,758,406 11,352,325 11,561,233 15,161,457 j. Salaries and employee benefits 1233,218 11,754,4333 11,578,457 12,732,440 20,335,409 j. Salaries expenses 11,7644,3433 (15,017,515) 02,47,46,177 (22,42,39,601) l. Other operating income (Expenses) 11,674,4333 (15,017,515) 02,47,46,177 (22,42,39,602) l. Gain (Losse) from oferign currencies tanalation 1- - - - - l. Cain (Losse) from operating income (expenses) 57,754 43,206 (10,074) 37,572 PROFT CURRENT YEAR BEFORE TAX 32,430,770 31,320,662 (35,51,314) (7,322,055) a. Estimated current tax (6,518,744) (6,335,622) (7,635,134) (7,232,055) b. Defered tax income (expense) (462,406) (45,252) 23,455,592 23,455,592 b. Defered tax income (expense) (462,406)			62,719			5,276
Impatrment on non financial assets 257,783 75,722 290,057 34,570 J. Salarisa and employee benefits 1233,241 11,798,41 11,798,41 11,798,42 11,512,255 1,55,503 I. Other expenses 11,794,81,833 (15,017,515) (24,796,177) (22,42,968) PROFT (COS) FROM OFERATIONS 22,773,176 13,706,77 13,206,77 12,329 21,834,90 I. Gain (Losse) from off epremises and equipment 11 6 77 12,229 21,834,90 I. Gain (Losse) from off epremises and equipment tailoin 1 6 77 12,229 21,834,90 I. Other non operating income (expenses) 57,478 43,206 (10,074) 37,572 I. Other non operating income (expenses) 57,478 43,206 (10,074) 37,572 I. Come tax expenses 1 10,000 10,000 13,00,002 36,414,403,3,943,809 Income tax expenses 1 10,000 10,000,014,000,014,000 22,430,770 13,20,062 36,613,10,01,000,016,000,016,000,016,000,016,000,016,000,016,000,016,000,016,000,016,000,016,000,016,000,016,000,016,000,016,000,016,000,016,		g. Losses from investment in shares under equity method	-			-
j. Safaries and employee benefits 12,332,817 11,798,611 16,712,839 15,614,525 k. Pomotion expenses 16,784,471 15,705,627 27,7174,406 20,345,609 Other expenses 16,784,471 15,705,627 27,7174,406 20,345,609 Othor Operating Income Expenses 12,794,813 15,017,527 3,451,514 3,305,797 I Gain Losses) from orleging currencies and equipment 116 77 12,529 21,889 I Gain Losses) from foreign currencies translation 57,478 43,129 (22,603) 115,663 I Conternon operating income (expenses) 57,478 43,206 (10,074) 37,572 PROFIT FLOM NON OPERATING 57,594 43,206 (26,031,314) (7,323,055) I. Deffered tax income (expenses) (65,18,744) (63,35,622) (7,635,5134) (7,232,055) J. Deffered tax income from entry associations - - - - - - - - - - - - - - - - -		h. Comissions/provisions/fees and administrative				
L. Other expenses 16,784,471 15,705,627 22,776,406 20,345,409 Other Operating Income (Expense) 17,944,381 15,075,627 22,776,176 33,045,151 23,247,961,771 23,247,961,771 23,247,961,771 33,045,151 23,045,151 23,045,151 23,045,151 23,045,151 23,045,151 23,045,151 23,045,151 23,045,151 23,045,151 23,045,151 23,045,151 23,045,151 23,045,172 23,189 1. Gain (Loss) FROM NO PERATING 57,574 43,129 (22,603) 15,663 PROFIT FROM NO OPERATING 57,574 43,206 (0,0,074) 33,7572 PROFIT FROM NO OPERATING 57,574 43,206 (20,07,633) 23,641,440 (35,522) (7,635,134) (7,232,055) in Come tax expenses 6,6518,744 (66,356,724) (20,07,633) 28,055,592 25,051,937 OTHER COMPRENT VEAR EFORE TAX 25,449,960 24,078,633 3,870,948 768,931 (20,27,135) (21,076,35,134) (7,232,055) (22,71,075) (23,07,48) 768,931 (21,02,21,14 (20,07,833)						
Other Operating Income (Expense) (17,948,383) (15,017,515) (24,746,177) (22,423,962) PROFT (COS) FROM OPERATING Call (LOSS) FROM INCOME AND EXPENSES 1 3.005,770 3.005,710 0.005,710,100,100,100,100,100,100,100,100,100						
PROFIT (LOSS) FROM OFFEATIONS 32,275,176 31,276,377 34,415,141 33,095,727 I Gain (Losse) from sale of premises and equipment 116 77 12,529 21,889 I Gain (Losse) from sale of premises and equipment 116 77 12,529 21,889 I Gain (Losse) from sale of premises and equipment 116 77 12,529 21,889 I Other non operating income (expenses) 57,478 43,129 (12,603) 15,683 PROFIT FLOM NON OPERATING 57,574 32,480,770 31,220,602 (26,613,134) (7,232,055) Income tax expenses 6,518,744) (65,318,744) (65,358,722) (28,055,592 25,051,937 OTHER COMIRGENERNE VEAR BEFORE TAX 25,449,950 24,078,631 3,870,948 716,993 3,870,948 768,681 1,022,174 0.055,1038,174 (85,052) 1,023,174 0.055,0038,174 (28,055,793 2,078,593 3,870,948 766,993 3,870,948 76,993 3,870,948 768,681 1,022,174 0.055,0038,174 0.055,0038,174 0.055,0038,1743						
1. Gain (Losse) from all of premises and equipment 116 77 12,529 21,889 2. Gain (Losse) from all of premises and equipment 16 77 12,529 21,889 3. Other non operating income (expenses) 57,478 43,129 (22,603) 15,663 PROFIT FROM NON OPERATING 57,594 43,206 (10,074) 37,572 PROFIT CROM NON OPERATING 57,594 43,206 (10,074) 37,572 PROFIT CROM NON OPERATING 57,594 43,206 (10,074) 37,572 Income tax expenses (65,518,744) (66,335,622) (7,635,134) (7,722,055) a. Deffered tax income (expenses) (462,046) 100,522 28,655,592 25,651,937 OTHER COMPREHENSIVE INCOME - - - 86,052 -						
2. Gain (Losse) from foreign currencies translation - - - - 3. Other non operating income (expenses) 57,754 43,206 (10,074) 37,572 PROFIT FROM NON OPERATING 57,594 43,206 (10,074) 37,572 PROFIT CORRENT YEAR BEFORE TAX 32,430,770 31,220,682 36,441,440 33,943,569 a. Estimated current tax (6,518,744) (6,6335,622) (7,635,134) (7,232,055) b. Deffered tax income (expense) (662,404) (65,356,72) 28,455,592 25,451,937 OTHER COMPREHENSIVE NECOME -	В		116	77	12 520	21,990
PROFIT FROM NON OPERATING 57,594 43,206 (10,073) 27,572 PROFIT CURRENT YEAR BEFORE TAX 32,430,770 31,320,662 36,441,440 33,943,369 Income tax expenses a. Estimated current tax (6,518,744) (6,035,622) (7,635,134) (7,232,055) D. Deffered tax income (expenses) (66,218,744) (6,035,622) (7,635,134) (7,232,055) D. Deffered tax income (expenses) (66,218,744) (6,035,622) (7,635,134) (7,232,055) OTHER COMPREHENSIVE NEOME 28,449,980 24,078,838 28,455,592 25,851,937 OTHER COMPREHENSIVE NEOME 3,870,948 716,993 3,870,948 766,661 a. Premises and equipment revaluation increment 3,870,948 716,993 3,870,948 766,661 b. Reclassified to profit (loss) a. Adjustment arising from financial statement (69,497) (9,837) (100,238) (155,547) b. Gain (Losse) from changes of financial statement (69,497) (9,833) 70,602,6668 24,553,5188 o. Other comprehensive income current year after income (13,206,979 22,777,890 3,5	2.		-	-		
PROFIT CURRENT YEAR BEFORE TAX 32,430,770 31,320,082 36,411,400 33,943,369 Income tax sepanses a Estimated current tax a Estimated current tax befored tax income (expenses) (6,518,74) (6,335,622) (7,635,134) (7,232,055) Defored tax income (expenses) (66,204) (462,044) (462,044) (200,222) (200,223) (200,223) (200,232)<	з.	Other non operating income (expenses)	57,478	43,129	(22,603)	15,683
Income tax expenses (6,518,74) (6,335,622) (7,235,512) (7,235,132) Income tax expenses (6,316,724) (905,622) (25,0714) (925,2377) PADDTI (LDSS) CUMRENT YEAR 23,440,920 24,078,438 22,455,592 22,513,397 OTHER COMPREMENSIVE NECOME 7 23,670,948 716,993 3,870,948 766,681 a. Premiss and equipment revaluation increment 3,870,948 716,993 3,870,948 768,681 a. Premiss and equipment revaluation increment 3,870,948 716,993 3,870,948 768,681 a. Premiss and equipment revaluation increment 3,870,948 716,993 3,870,948 768,681 a. Adjustment arising from translation of financial statement 69,497) (99,837) (100,228) (25,547) a. Adjustment arising from translation of financial statement (69,497) (99,837) (100,228) (27,657) d. Others a. Income tax related to other comprehensive income (682,813) 799,003 (7,26,66,68 24,553,188 Profit (loss) Current year atributable to : 7,156,999 (1,300,948) <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td></td<>						
a. Estimated current tax b. Deffered tax income (expenses) correct tax income (expen			32,430,770	31,320,082	36,441,440	33,943,369
b. Deffered tax income (expenses) (#62,046) (905,622) (38,07,14) (#65,047) PROFFIC (LOSS) CURRENTY VAR 22,449,580 24,078,831 28,455,592 23,813,937 OTHES COMPREHENSIVE INCOME 24,497,803 28,455,592 23,813,937 I. MarcCassFild to profit (loss) 3,870,948 716,993 3,870,948 76,693 a. Premises and equipment trem actuarial benefit program 402,677 988,405 368,663 1,023,174 c. Other comprehensive income from entity associations 55,052 - 65,052 - 60,073 a. Adjustment arising from translation of financial statement (69,497) (99,837) (100,228) (55,547) a. Adjustment arising from translation of financial statement (69,497) (99,837) (100,228) (55,547) a. Adjustment arising from translation of financial statement (69,497) (99,837) (100,228) (25,547) a. Adjustment arising from translation of financial statement (69,497) (99,837) (100,228) (25,547) b. Gain (Losse) from translation of financial statement (69,497) (99,837) <td< td=""><td></td><td>Income tax expenses a. Estimated current tax</td><td>(6,518.744)</td><td>(6,335.622)</td><td>(7,635,134)</td><td>(7,232.055)</td></td<>		Income tax expenses a. Estimated current tax	(6,518.744)	(6,335.622)	(7,635,134)	(7,232.055)
PROFT (LOSS) CURRENT YAR 25,449,980 24,078,838 28,455,592 25,851,937 OTHER COMPREHENSIVE NECOME 3,870,948 716,993 3,870,948 716,993 3,870,948 76,693 a. Premises and equipment revaluation increment 3,870,948 716,993 3,870,948 766,693 b. Remeasurement from actuarial benefit program 402,679 988,405 366,663 1,023,174 c. Other comprehensive income from entity associations 85,052 - </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
I. Unreclassified to profit (loss) a. Unreclassified to profit (loss) a. a. Permisse and equipment revaluation increment 3.870.948 716.993 3.870.948 706.993 b. Remeasurement from actuarial benefit program 402.079 988.405 3.870.948 706.933 c. Others 85.052 -<		PROFIT (LOSS) CURRENT YEAR				
a. Premises and equipment revaluation increment 3,870,948 716,993 3,870,948 776,993 b. Remassivement from actural abnefit program 402,679 988,405 368,663 368,663 c. Other comprehensive income from entity associations 6 - <td>1.</td> <td></td> <td></td> <td></td> <td></td> <td></td>	1.					
c. Other comprehensive income from entity associations -		a. Premises and equipment revaluation increment				
d. Others 85,052 - 85,052 - e. Income tax related to other comprehensive income (86,536) (197,612) (206,373) a. Adjustment arising from translation of financial statement (66,497) (99,837) (100,228) (355,563) a. Adjustment arising from translation of financial statement (66,497) (99,837) (100,228) (355,763) c. Effective cash flow hedges - - (34,028) (22,695) d. Others - - - - e. Income tax related to other comprehensive income (682,813) 709,603 (72,65,694) (72,65,94) Other comprehensive income current year after income (682,813) 709,603 72,742,054 (7,45,749) TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR 32,666,979 22,777,890 35,666,668 24,535,188 PARENT COMPANY 25,449,980 24,078,838 27,482,133 25,015,021 NON CONTROLLING INTEREST - 973,459 83,614 (73,259) Total other comprehensive income current year - - 973,459 83,614 NON CONTROLLING INTEREST - - 973,459 83,114 (73,259) Total other comprehensive income current year - - - -<			402,679	988,405	368,663	1,023,174
e. Income tax related to other comprehensive income (80,530) (197,681) (72,032) (200,373) Reclassified to profit (loss)		d. Others	85,052		85,052	
a. Adjustment arising from translation of financial statement (69,497) (99,837) (100,228) (55,547) b. Gain (Loss) from charge of financial sasets on available for sale 3,631,166 (3,418,431) 3,819,305 (3,852,362) d. Others - (3,40,28) (27,695) (3,40,28) (27,695) d. Others - (3,40,28) (27,695) (27,695) (3,40,28) (27,695) d. Others - (3,40,28) (726,604) 766,774 (1,300,948) 7,211,076 (1,316,749) TOTAL OTHEE COMPREHENSIVE INCOME CURRENT YEAR 22,606,979 22,777,890 3,666,668 24,353,168 Profit (Loss) current year attibuitable to : -		e. Income tax related to other comprehensive income		(197,681)		(206,373)
b. Gain (Losse) from changes of financial assets on available for sale c. Effective cash flow hedges 3,631,166 (3,418,43) 3,819,305 (3,852,763) c. Effective cash flow hedges (3,4028) (3,4028) (27,653) c. Income tax related to other comprehensive income (682,813) 709,603 (726,604) 766,774 Other comprehensive income current year after income (682,813) 709,603 (726,604) 766,774 TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR 32,606,979 22,777,890 35,666,668 24,535,188 Profit (loss) current year atributtable to : 7156,999 (1,300,948) 27,482,133 25,015,021 NON CONTROLLING INTEREST 25,449,980 24,078,838 27,482,133 25,015,021 Total other comprehensive income current year atributtable to : 25,449,980 24,078,838 24,555,592 25,851,937 Total other comprehensive income current year atributtable to : 71,156,999 (1,300,948) 7,172,962 (1,24,400) NON CONTROLLING INTEREST 71,56,999 (1,300,948) 7,211,076 (1,316,749) Total PROFT (LOSS) CURRENT YEAR 32,606,979 22,777,890 <td>2.</td> <td></td> <td>(69.497)</td> <td>(99.837)</td> <td>(100.228)</td> <td>(55,547)</td>	2.		(69.497)	(99.837)	(100.228)	(55,547)
c. Effective cash flow hedges (24,028) (22,095) d. Others (34,028) (22,095) d. Others (682,813) 709,603 (726,604) 76,6774 Other comprehensive income current year after income (736,699) (1,300,948) 7,211,076 (1,316,749) TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR 32,666,979 22,777,890 35,666,668 24,535,188 Profit (Loss) current year a tributtable to : 7156,999 (1,300,948) 7,411,076 (1,316,749) NON CONTROLLING INTEREST 25,449,980 24,078,838 27,492,133 25,015,021 Total other comprehensive income current year atributable to : 973,459 38,914 38,914 NON CONTROLLING INTEREST 7,156,999 (1,300,948) 7,172,902 (1,243,490) NON CONTROLLING INTEREST 7,156,999 1,300,948) 7,172,902 (1,243,490) NON CONTROLLING INTEREST 7,156,999 1,300,948) 7,172,902 (1,243,490) NON CONTROLLING INTEREST 7,156,999 1,300,948) 7,211,076 7,32,99 Total comprehensive proft (loss) curren		b. Gain (Losses) from changes of financial assets on available for sale	(05) (51)		3,819,305	(3,585,763)
e. Income tax related to other comprehensive income tax - net 709,603 709,603 726,604) 766,774 Other comprehensive income current year after income tax - net 7,156,999 (1,300,948) 7,211,076 (1,316,749) TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR 2,2077,890 3,666,668 24,553,168 Profit (loss) current year atribuittable to : 7,156,999 24,078,838 274,071,833 25,015,021 NON CONTROLLING INTEREST 25,449,980 24,078,838 28,455,592 25,851,937 Total other comprehensive income current year atribuittable to : 7,156,999 (1,300,948) 7,172,962 (1,243,490) NON CONTROLLING INTEREST 7,156,999 1,300,948 7,172,962 (1,243,490) NON CONTROLLI					(34,028)	(27,695)
Other comprehensive income current year after income tax - net 7,156,99 (1,300,948) TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR 32,606,979 22,777,890 35,666,668 24,535,188 Profit (loss) current year atributtable to : PARENT COMPANY 25,449,980 24,078,838 27,482,133 25,015,021 NON CONTROLLING INTEREST 25,449,980 24,078,838 28,734,59 83,0916 TOTAL PROFIT (LOSS) CURRENT YEAR 25,449,980 24,078,838 28,734,59 83,0916 TOTAL OTHER COMPANY 7,156,999 (1,300,948) 7,172,962 (1,243,400) NON CONTROLLING INTEREST 7,156,999 (1,300,948) 7,172,962 (1,243,400) NON CONTROLLING INTEREST 7,156,999 34,655,095 32,771,531 NON CONTROLLING INTEREST 7,156,999 34,655,095 32,771,531 NON CONTROLLING INTEREST 1,011,573 7,03,657 32,777,539 34,655,095 32,771,531 NON CONTROLLING INTEREST 1,011,573 1,011,573 7,03,537 22,777,890 34,655,095 32,771,531 NON CONTROLLING INTEREST 1,011,573			(682,813)	709,603	(726,604)	766,774
TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR 32,666,679 22,777,890 35,666,668 24,535,188 Profit (loss) current year atributtable to : PARENT COMPANY 25,449,980 24,078,838 27,482,133 25,015,021 NON CONTROLLING INTEREST 25,449,980 24,078,838 27,482,133 25,015,021 TOTAL PROFIT (LOSS) CURRENT YEAR 25,449,980 24,078,838 26,455,952 25,851,937 Total other comprehensive income current year atributtable to : PARENT COMPANY 7,156,999 (1,300,948) 7,172,962 (1,243,400) NON CONTROLLING INTEREST 7,156,999 (1,300,948) 7,172,962 (1,24,490) NON CONTROLLING INTEREST 7,156,999 7,130,948) 7,172,962 (1,24,490) NON CONTROLLING INTEREST 7,156,999 3,4655,095 23,771,531 NON CONTROLLING INTEREST 1,011,57 763,657 23,771,531 NON CONTROLLING INTEREST 1,011,57 763,657 23,777,890 34,665,095 23,771,531 NON CONTROLLING INTEREST 1,011,57 763,657 1,011,57 763,657 77,53,71,531 77,54,999 34,665,095		Other comprehensive income current year after income				
Profit (loss) current year atributtable to : 25,449,980 24,078,838 27,482,133 25,015,021 NON CONTROLLING INTEREST 973,459 973,459 833,916 33,916 TOTAL PROFIT (LOSS) CURRENT YEAR 25,449,980 24,078,838 28,455,592 25,851,937 Total other comprehensive income current year atributtable to : 7,156,999 (1,300,948) 7,172,962 (1,243,490) NON CONTROLLING INTEREST 7,156,999 (1,300,948) 7,172,962 (1,243,490) NON CONTROLLING INTEREST 7,156,999 (1,300,948) 7,211,076 (1,316,749) Total comprehensive profit (loss) current year atributtable to: 32,606,979 22,777,890 34,655,095 23,771,531 NON CONTROLLING INTEREST 1,011,57 70,355,798 1,011,57 763,657 707,31,796 7,356,999 24,777,890 35,666,668 24,535,188 TRANSFER PROFIT (LOSS) TO HEAD OFFICE 32,606,979 22,777,890 35,666,668 24,535,188			.,			(.,,,.
PARENT COMPANY 25,449,980 24,078,838 27,442,133 25,015,021 NON CONTROLLING INTEREST 973,459 973,459 83,6916 83,6916 TOTAL PROFIT (LOSS) CURRENT YEAR 25,449,980 24,078,838 28,455,592 25,851,937 Total other comprehensive income current year atributtable to : 7,156,999 (1,300,948) 7,172,962 (1,243,490) NON CONTROLLING INTEREST 7,156,999 13,30,948 7,172,962 (1,243,490) NON CONTROLLING INTEREST 7,156,999 13,30,948 7,211,076 (1,32,59) Total comprehensive profit (loss) current year atributtable to: 32,606,979 22,777,890 34,655,095 23,771,531 NON CONTROLLING INTEREST 1,011,577 763,657 763,557 763,557 763,557 TOTAL PROFIT (LOSS) CURRENT YEAR 32,606,979 22,777,890 33,666,668 24,535,188 TRANSFER PROFIT (LOSS) TO HEAD OFFICE 32,606,979 22,777,890 35,666,668 24,535,188			32,606,979	22,777,890	35,666,668	24,535,188
NON CONTROLLING INTEREST 973,459 836,916 TOTAL PROFIT (LOSS) CURRENT YEAR 25,449,980 24,078,838 28,455,592 25,851,937 Total other comprehensive income current year atributtable to : PARENT COMPANY 7,156,999 (1,300,948) 7,172,962 (1,24,490) NON CONTROLLING INTEREST 7,156,999 (1,300,948) 7,211,076 (1,316,749) Total comprehensive profit (loss) current year atributtable to: PARENT COMPANY 32,606,979 22,777,890 34,655,095 23,771,531 NON CONTROLLING INTEREST 32,606,979 22,777,890 34,655,095 23,771,53,535 Total comprehensive profit (loss) current year atributtable to: PARENT COMPANY 32,606,979 22,777,890 34,655,095 23,771,53,53,575 Total PROFIT (LOSS) CURRENT YEAR 32,606,979 22,777,890 35,666,668 24,535,188 TRANSFER PROFIT (LOSS) TO HEAD OFFICE 32,606,979 22,777,890 35,666,668 24,535,188			25,449,980	24,078,838	27,482,133	25.015.021
TOTAL PROFIT (LOSS) CURRENT YEAR 25,449,980 24,078,838 28,455,592 25,851,937 Total other comprehensive income current year atributtable to : PARENT COMPANY 7,156,999 (1,300,948) 7,172,962 (1,243,490) NON CONTROLLING INTEREST 7,156,999 (1,300,948) 7,172,962 (1,243,490) Total comprehensive profit (Loss) current year atributtable to: PARENT COMPANY 7,156,999 (1,300,948) 7,211,076 (1,316,749) Total comprehensive profit (Loss) current year atributtable to: PARENT COMPANY 32,606,979 22,777,890 34,655,095 23,771,531 NON CONTROLLING INTEREST			25,445,550	2 .,07 0,030		
atributtable to: 7,156,999 (1,300,448) 7,172,962 (1,243,490) NON CONTROLLING INTEREST 7,156,999 38,114 (7,32,59) TOTAL PROFIT (LOSS) CURRENT YEAR 7,156,999 32,606,979 22,777,899 Total comprehensive profit (loss) current year atributtable to: 32,606,979 22,777,899 34,655,095 23,771,531 NON CONTROLLING INTEREST 32,606,979 22,777,899 35,666,668 24,535,188 TRANSFER PROFIT (LOSS) O HEAD OFFICE 32,606,979 22,777,890 35,666,668 24,535,188		TOTAL PROFIT (LOSS) CURRENT YEAR	25,449,980	24,078,838		
atributtable to: 7,156,999 (1,300,448) 7,172,962 (1,243,490) NON CONTROLLING INTEREST 7,156,999 38,114 (7,32,59) TOTAL PROFIT (LOSS) CURRENT YEAR 7,156,999 2,2777,899 3,4655,095 2,3771,531 PARENT COMPANY 32,606,979 22,777,899 1,011,575 7,63,518 TOTAL PROFIT (LOSS) CURRENT YEAR 32,606,979 22,777,899 34,655,095 23,771,531 TOTAL PROFIT (LOSS) CURRENT YEAR 32,606,979 22,777,890 35,666,668 24,535,188		Total athen common handling in common handling				
PARENT COMPARY 7,156,999 (1,300,948) 7,127,962 (1,342,490) NON CONTROLING INTEREST 38,114 (73,259) TOTAL PROFIT (LOSS) CURRENT YEAR 7,156,999 (1,300,948) 7,211,076 (1,316,749) Total comprehensive profit (loss) current year atributtable to: PARENT COMPANY NON CONTROLING INTEREST 32,606,979 22,777,890 34,655,095 23,771,5357 TOTAL PROFIT (LOSS) CURRENT YEAR 32,606,979 22,777,890 35,666,668 24,535,188 TRANSFER PROFIT (LOSS) TO HEAD OFFICE 32,606,979 22,777,890 35,666,668 24,535,188		atributtable to :				
TOTAL PROFIT (LOSS) CURRENT YEAR 7,156,999 (1,300,948) 7,211,076 (1,316,749) Total comprehensive profit (loss) current year atributtable to: PARINT COMPANY 32,606,979 22,777,890 34,655,095 23,771,531 NON CONTROLING INTEREST 32,606,979 22,777,890 1,011,573 763,657 TOTAL PROFIT (LOSS) CURRENT YEAR 32,606,979 22,777,890 35,666,668 24,535,188 TRANSFER PROFIT (LOSS) TO HEAD OFFICE 32,606,979 22,777,890 35,666,668 24,535,188		PARENT COMPANY	7,156,999	(1,300,948)		
Total comprehensive profit (loss) current year atributtable to: PARENT COMPANY 32,606,979 22,777,890 34,655,095 23,771,531 NON CONTROLING INTEREST 1,011,573 763,657 763			7,156 000	(1.300.949)		
PARENT COMPANY 32,606,979 22,777,890 34,655,095 23,771,531 NON CONTROLLING INTEREST 1,011,573 763,657 TOTAL PROFIT (LOSS) CURRENT YEAR 32,606,979 22,777,890 35,666,668 24,535,188 TRANSFER PROFIT (LOSS) TO HEAD OFFICE 101 <td< td=""><td></td><td></td><td>7,130,399</td><td>(1,300,948)</td><td>7,211,076</td><td>(1,310,749)</td></td<>			7,130,399	(1,300,948)	7,211,076	(1,310,749)
NON CONTROLLING INTEREST 1,011,573 763,657 TOTAL PROFIT (LOSS) CURRENT YEAR 32,606,979 22,777,890 35,666,668 24,535,188 TRANSFER PROFIT (LOSS) TO HEAD OFFICE 1011,573 763,657 1011,573 763,657			33 696 975	22 222 000	24.555.055	22.224.624
TOTAL PROFIT (LOSS) CURRENT YEAR 32,606,979 22,777,890 35,666,668 24,535,188 TRANSFER PROFIT (LOSS) TO HEAD OFFICE 35,666,668 24,535,188 35,666,668 24,535,188			32,606,979	22,777,890		
		TOTAL PROFIT (LOSS) CURRENT YEAR	32,606,979	22,777,890		
			-			

STATEMENTS OF COMMITMENTS AND CONTIGENCIES

Guarantees received

b. Others interest

Guarantees issued a. Rupiah b. Foreign currencies

2.

a. Rupiah
 b. Foreign currencies
 Unrecognized interest income
 a. Interest loan

(In Millions of Rupiah)

(in %)

0.00% 0.00%

0.00% 0.00%

6.92%

8.10% 0.67%

0.00% 0.00%

0.00% 0.00%

6.21%

8.10% 1.09%

(In Millions of Rupiah) mber 2018 (Audited)

		INDIV	IDUAL	CONSOL	IDATED
NO	DESCRIPTION	31 December 2019 (Audited)	31 December 2018 (Audited)	31 December 2019 (Audited)	31 December 2018 (Audited)
Т.	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings facilities a. Rupiah b. Foreign currencies	:		:	
2.	Outstanding purchase position on spot and derivative	131,845,995	259,282,019	135,077,561	263,995,469
3.	Others				
П.	COMMITMENT PAYABLES				
1.	Unused loan facilities granted to customer a. BUMN				
	i. Committed				
	- Rupiah	2,693,240	5,999,496	2,693,240	5,999,49
	- Foreign currencies	890,794	922,717	890,794	922,71
	ii. Uncommitted				
	- Rupiah	26,071,268	22,799,315	26,071,268	22,799,31
	- Foreign currencies	6,118,941	1,653,700	6,118,941	1,653,70
	b. Others				
	i. Committed	33,400,256	30,206,066	33,315,256	30,006,06
	ii. Uncommitted	112,157,390	97,814,008	111,397,580	97,754,82
2.	Unused loan facilities granted to other banks a. Committed				
	i. Rupiah	100		100	
	ii. Foreign currencies	2,261,412		2,261,412	
	b. Uncommitted				
	i. Rupiah	2,012,842	21,306	2,012,842	21,30
	ii. Foreign currencies				
3.	Outstanding irrevocable letters of credit				
	a. Foreign L/C	13,934,752	12,249,632	13,945,567	12,317,99
	b. Local L/C	3,599,594	7,420,963	3,619,786	7,427,93
4.	Outstanding sales position on spot				
	and derivatives	133,102,796	264,650,475	136,334,362	269,328,17

1,624,130 19,872,872

7,758,860

57,494,241 51,172,661

1,206,502

As of December 31, 2019 (Audited)

3 Future 4 Swap 5 Others

President Commissioner
 Deputy President Commissioner
 Independent Commissioner
 Independent Commissioner
 Independent Commissioner
 Independent Commissioner
 Commissioner

Commissioner Commissioner Commissioner

President Director

Deputy President Directo

 Director of Operation Director of Institutional Relationship Director of Commercial Banking
 Director of Finance and Strategy

Director of Consumer and Retail Trans
 Director of Risk Management

Director of Corporate Banking
 Director of Compliance and Human Re

Director of Treasury, International Banking and Special Asset Management

Director of Information Technolog

52,277 32,729

1,302,078 13,507,291

8,415,341

52,652,103 41,430,082

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

816,766

52,161 32,729



STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK As of December 31, 2019 and 2018 (In Millions of Rupiah)

				31 Decem	nber 2	2019 (Audi	ted)	31 Deceml	oer 2018 (J	Audited)	
COMPONE	ENTS OF CAPIT	AL		Individua				Individual			
I CORE CAPITAL (TIER 1)				179,161			21,334	158,442,		71,457,236	
1. Common Equity Tier 1 1.1 Paid-in Capital (net of 1.2 Disclosed Reserves 1.2.1 Additional Facto	Treasury Sto	ck)		179,161 11,666 181,778 182,296	,667 ,836	11,6 192,1	21,334 666,667 04,205 523,690	158,442, 11,666, 160,898, 162,899,	667 881 1	71,457,236 11,666,667 69,146,591 71,061,615	
1.2.1.1 Other co	mprehensive	income		31,258			97,438	26,054,		26,660,737	
	Excess differer translation of						180,931	15,	212	225,430	
1.2.1.1.2	Potential gain value of financ	of the increas	e in the fair	1,347	702		510,252				
1.2.1.1.3	Surplus of fixe	ed assets reva		29,910	,569	30,	306,255	26,039,		26,435,307	
1.2.1.2 Other di 1.2.1.2.1		ves		151,038 17,476			316,192	136,844, 17,476,		44,400,878 17,316,192	
1.2.1.2.2	General reser			2,333	,333	2,	333,333	2,333,	333	2,333,333	
	Previous year Current year			105,778 25,449		113,	494,594 482,133	92,956, 24,078,		99,736,332 25,015,021	
1.2.1.2.5	Funds for pair				-		-	_ ,,,	-		
1.2.1.2.6 1.2.2 Deduction Factor				(517,	- 573)	(5	- 19,485)	(2,000,7	78)	1,915,024	
1.2.2.1 Other co				(184,	883)	(1	84,883)	(1,731,1	58)	1,644,232	
1.2.2.1.2	Negative diffe translation of Potential losse the fair value of	financial sta s from the de	tement crease in	(167,	543)	(1	67,543)	(113,2	258)	(113,258)	
	available for sa	ale		(17,	340)		(17,340)	(1,617,9	000)	(1,530,974	
1.2.2.2. Other di 1.2.2.2.1	sclosed reser Disagio	ves		(332,	690)	(3	34,602)	(269,6	- 20)	(270,792)	
1.2.2.2.2 1.2.2.2.3	Previous year Current year I Negative diffe for possible k	loss erence in allo osses and allo	owance for		:		:		:		
1.2.2.2.5	impairment of Negative diffe amounts from assets in trad	erence in adj n fair value o	usment		•					-	
1.2.2.2.6	Required allo assets	wance for no	n earning	(332,	690)	(3	34,602)	(269,6	520)	(270,792)	
1.2.2.2.7	Others			(552,	- (050)		-	(205,0	-	-	
1.3 Non controlling intere 1.4 Deduction Factor of C				(14,284,	- 342)		258,072 07,610)	(14,123,1	- (1	1,089,346 0,445,368)	
1.4.1 Deffered tax calcu	ulation			(3,350,	632)	(3,8	87,103)	(4,576,0		(4,968,840)	
1.4.2 Goodwill 1.4.3 Other intangible a				(2,680,		(2,8	17,741) 88,703)	(2,177,9		(117,741) (2,333,692)	
1.4.4 Investments in sh 1.4.5 Shortfall of capita	are I on insurance	subsidiaries		(8,253,107) - -		(3,514,063)		(7,344,0	(88)	(3,000,095)	
1.4.6 Securitisation exp	osure							(25,000)		(25,000)	
1.4.7 Other deduction 1.4.7.1 Placement		strumen AT 1	and/								
or Tier 2 to 1.4.7.2 Cross-own	o other bank	her entity ac	quired by		-						
the transit	ion due to law										
2. Additional Tier 1 (AT 1) 2.1 Instrument which con		1 requireme	nts								
2.2 Agio/Disagio 2.3 Deduction factor of A					-						
2.3.1 Placement of fund	ds in instrume	n AT 1 and/									
or Tier 2 to other 2.3.2 Cross-ownership		itv acquired	by the		-						
transition due to SUPPLEMENTAL CAPITAL	law, grants, o			9,667	-	10.0	- 38,559	9,115,		- 10,350,983	
1. Capital Instrument in t	he form of Sto	ock or other	s which								
comply with Tier 2 Req 2. Agio/Disagio	uirements			522	,550	1	316,300	644,	063	1,012,812	
 General provison on ea risk - weighted assets) Deduction supplement 		(max. 1.25%	credit	9,144	,548 -	10,1	22,259	8,471,	473	9,338,171	
4.1 Sinking Fund4.2 Placement of funds in or Tier 2 to other bank		1 and/									
		couirod hurd									
 4.3 Cross-ownership in an transition due to law, 	other entity a grants, or gran	nts will	e								
4.3 Cross-ownership in an	other entity a grants, or grar MENTAL CAPI	nts will TAL		188,828	,259	205,	- 559,893	167,557,			
 4.3 Cross-ownership in an transition due to law, 	other entity a grants, or gran MENTAL CAPI 31 Decem	nts will TAL ber 2019	31 Decen	nber 2018	,259	205,	31 Dece	mber 2019	31 Dece	mber 2018	
4.3 Cross-ownership in an transition due to law, TOTAL CORE AND SUPPLE	other entity a grants, or gran MENTAL CAPI 31 Decem (Audi	nts will TAL ber 2019	31 Decer (Auc		C AD	205, APITAL EQUACY 'IO (CAR)	31 Dece (Au		31 Dece (Au	mber 2018 dited)	
4.3 Cross-ownership in an transition due to law, TOTAL CORE AND SUPPLE	other entity a grants, or gran MENTAL CAPI 31 Decem (Audi Individual	nts will TAL ber 2019 ited) Consolidated	31 Decen (Auc Individual	nber 2018 lited) Consolidated	C AD RAT	APITAL EQUACY 'IO (CAR)	31 Dece (Au	mber 2019 Idited)	31 Dece (Au	mber 2018 dited) Consolidatec	
4.3 Cross-ownership in an transition due to law, TOTAL CORE AND SUPPLE SK WEIGHTED ASSETS REDIT RISK - WEIGHTED ASSETS	other entity a grants, or gran MENTAL CAPI 31 Decem (Audi Individual	hts will TAL ber 2019 ited) Consolidated 809,780,687	31 Decen (Auc Individual 677,717,804	nber 2018 lited) Consolidated	C. AD RAT	APITAL EQUACY 'IO (CAR) I Ratio (%)	31 Dece (Au Individual	mber 2019 udited) Consolidated	31 Dece (Au Individual	dited)	
4.3 Cross-ownership in an transition due to law, TOTAL CORE AND SUPPLE SK WEIGHTED ASSETS REDIT RISK - WEIGHTED ASSETS ARKET RISK - WEIGHTED ASSETS	other entity ad grants, or gran MENTAL CAPI 31 Decem (Audi Individual 731,563,854 28,049,779	hts will TAL ber 2019 ited) Consolidated 809,780,687 28,490,405	31 Decer (Auc Individual 677,717,804 6,449,454	nber 2018 lited) Consolidated 747,053,655	C. AD RAT CET 1 Tier 1 Tier 2	APITAL EQUACY 'IO (CAR) I Ratio (%) I Ratio (%) 2 Ratio (%)	31 Dece (Au Individual 20.29%	ember 2019 idited) Consolidated 19.79%	31 Dece (Au Individual 19.82%	mber 2018 dited) Consolidated 19.29% 19.29%	
4.3 Cross-ownership in an transition due to law, TOTAL CORE AND SUPPLE SK WEIGHTED ASSETS HEDIT RISK - WEIGHTED ASSETS FRATIONAL RISK - WEIGHTED SSETS FRATIONAL RISK - WEIGHTED SSETS	other entity ad grants, or gran MENTAL CAPI 31 Decem (Audi Individual 731,563,854 28,049,779	hts will TAL ber 2019 (ted) Consolidated 809,780,687 28,490,405 145,116,015	31 Decer (Auc Individual 677,717,804 6,449,454 115,067,839	nber 2018 lited) Consolidated 747,053,655 6,810,839 134,848,982	CET 1 RAT CET 1 Tier 1 Tier 2 Capit Adeq Ratio	APITAL EQUACY TO (CAR) I Ratio (%) I Ratio (%) 2 Ratio (%) tal Juecy	31 Dece (Au Individual 20.29% 20.29%	consolidated 19.79% 19.79%	31 Dece (Au Individual 19.82% 19.82%	mber 2018 dited) Consolidated 19.29% 19.29% 1.17%	
4.3 Cross-ownership in an transition due to law, TOTAL CORE AND SUPPLE SK WEIGHTED ASSETS REDIT RISK - WEIGHTED ASSETS ARKET RISK - WEIGHTED ASSETS STAL RISK WEIGHTED ASSETS STAL RISK WEIGHTED ASSETS AR BASED ON RISK PROFILE (%)	other entity a: grants, or gram MENTAL CAPI 31 Decem (Audi Individual 731,563,854 28,049,779 123,291,988 882,905,621 9.59%	ts will TAL ber 2019 (ted) Consolidated 809,780,687 28,490,405 145,116,015 983,387,107 9.60%	31 Decer (Auc Individual 677,717,804 6,449,454 115,067,839	nber 2018 lited) Consolidated 747,053,655 6,810,839 134,848,982 888,713,476	C AD RAT CET 1 Tier 1 Tier 2 Capit Adeq Ratio CET BUFF	APITAL EQUACY TO (CAR) I Ratio (%) I Ratio (%) 2 Ratio (%) 2 Ratio (%) 2 Ratio (%) 1 FOR FER (%)	31 Dece (Au Individual 20.29% 20.29% 1.10% 21.39%	mber 2019 dilted) Consolidated 19.79% 1,11% 20.90% 11,30%	31 Dece (Au Individual 19.82% 19.82% 1.14% 20.96% 11.40%	mber 2018 dited) Consolidated 19.29% 19.29% 1.17% 20.46%	
4.3 Cross-ownership in an transition due to law, TOTAL CORE AND SUPPLE SK WEIGHTED ASSETS REDIT RISK - WEIGHTED ASSETS ARKET RISK - WEIGHTED ASSETS FERATIONAL RISK - WEIGHTED SSETS DTAL RISK WEIGHTED ASSETS AR BASED ON RISK PROFILE (%)	other entity a: grants, or gram MENTAL CAPI 31 Decem (Audi Individual 731,563,854 28,049,779 123,291,988 882,905,621 9.59%	ts will TAL ber 2019 (ted) Consolidated 809,780,687 28,490,405 145,116,015 983,387,107 9.60%	31 Decer (Auc Individual 677,717,804 6,449,454 115,067,839 799,235,097	nber 2018 lited) Consolidated 747,053,655 6,810,839 134,848,982 888,713,476	C AD RAT CET 1 Tier 1 Tier 2 Capit Adeq Ratio CET BUFF PERC	APITAL EQUACY 'IO (CAR) I Ratio (%) I Ratio (%) 2 Ratio (%) 2 Ratio (%) 1 FOR 5ER (%) CENTAGE C	31 Dece (Au Individual 20.29% 20.29% 1.10% 21.39%	mber 2019 idited) Consolidated 19.79% 19.79% 1,11% 20.90%	31 Dece (Au Individual 19.82% 19.82% 1.14% 20.96% 11.40%	mber 2018 dited) Consolidated 19.29% 19.29% 1.17% 20.46%	
4.3 Cross-ownership in an transition due to law, TOTAL CORE AND SUPPLE ISK WEIGHTED ASSETS REDIT RISK - WEIGHTED ASSETS PARATIONAL RISK - WEIGHTED ASSETS OTAL RISK WEIGHTED ASSETS AR BASED ON RISK PROFILE (%) APITAL ALLOCATION FOR CAR DA	other entity a: grants, or gram MENTAL CAPI 31 Decem (Audi Individual 731,563,854 28,049,779 123,291,988 882,905,621 9.59%	ts will TAL ber 2019 (ted) Consolidated 809,780,687 28,490,405 145,116,015 983,387,107 9.60%	31 Decer (Auc Individual 677,717,804 6,449,454 115,067,839 799,235,097	nber 2018 lited) Consolidated 747,053,655 6,810,839 134,848,982 888,713,476	CET 1 RAT CET 1 Tier 2 Capit Adec CET BUFF PERC Capit consultation	APITAL EQUACY IO (CAR) I Ratio (%) I Ratio (%) 2 Ratio (%) 2 Ratio (%) 2 Ratio (%) 1 FOR FER (%) CENTAGE C tal ervation rr (%)	31 Dece (Au Individual 20.29% 20.29% 1.10% 21.39%	mber 2019 dilled) Consolidated 19.79% 1,11% 20.90% 11,30%	31 Dece (Au Individual 19.82% 19.82% 1.14% 20.96% 11.40%	mber 2018 dited) Consolidated 19.29% 19.29% 1.17% 20.46%	
 4.3 Cross-ownership in an transition due to law, 	other entity as grants, or grants, or grants, MENTAL CAPI 31 Decem (Audi Individual 731,563,854 28,049,779 123,291,988 882,905,621 9.59% SED ON RISK PR	Its will TAL Der 2019 (consolidated 809,780,687 28,490,405 145,116,015 983,387,107 9.60% (OFILE	31 Decer (Aux Individual 677,717,804 6,449,454 115,067,839 799,235,097 9,56%	nber 2018 lited) Consolidated 747,053,655 6,810,839 134,848,982 888,713,476 9.57% 8.40%	CET 1 Tier 1 Tier 2 Capiti Adeq Ratio CET 1 BUFF PERC Capiti Cours Buffe Cours Buffe Capit	APITAL EQUACY TO (CAR) I Ratio (%) I Ratio (%) I Ratio (%) I Ratio (%) I Ratio (%) I Ratio (%) I FOR ERE (%) EXEMPTOR C ENTAGE C ENTAGE C ENTAGE C ENTAGE C ENTAGE C ENTAGE C ENTAGE C	31 Dece (Au Individual 20.29% 20.29% 1.10% 21.39% 11.80% IF BUFFER	mber 2019 ditted) Consolidated 19.79% 19.79% 1,11% 20.90% 11,30% MANDATORY	31 Dece (Au Individual 19.82% 19.82% 1.14% 20.96% 11.40% FILLED BY	mber 2018 dited) Consolidated 19.29% 19.29% 1.17% 20.46% BANK (%)	

STATEMENTS OF CASH FLOW As of December 31, 2019 and 2018

Other taxes payable

DESCRIPTION	CONSO	LIDATED
CASH FLOWS FROM OPERATING ACTIVITIES	31 December 2019	
	(Audited)	
Receipts from interest income	80,611,352	70,439,495
Receipts from sharia income	7,131,796	6,583,301
Receipts from fees, commissions and premium - net	16,023,938	15,720,919
Payments of interest expense	(28,769,875)	(23,124,701)
Payments of sharia expenses	(2,987,143)	(2,674,047)
Receipts from the sale of Government Bonds - Fair value through profit or loss	127,549,079	56,455,307
Acquisition of Government Bonds - Fair value through profit or loss	(128,375,141)	(56,865,888)
Foreign exchange losses - net	2,414,433	6,058,853
Trading income - net	779,664	547,986
Other operating income - others	3,529,280	4,307,755
Other operating expenses - others	(3,387,910)	(4,544,296)
Salaries and employee benefits	(17,317,907)	(15,801,649)
General and administrative expenses	(15,575,697)	(14,771,162)
Non operating (expense)/income - net	(22,603)	15,682
Payment of corporate income tax	(7,551,004)	(7,200,860)
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	34,052,262	35,146,695
Decrease/(increase) in Operating Assets:		
Placements with Bank Indonesia and other banks	359,212	1,743,348
Marketable securities - Fair value through profit or loss	(7,203,658)	1,823,982
Other receivables - trade transactions	(4,002,645)	(973,579)
Loans	(89,102,373)	(93,514,200)
Sharia financing	(9,764,609)	(9,187,208)
Securities purchased under resale agreements	142,266	531,686
Consumer financing receivable	(2,088,779)	(2,834,995)
Net investment in lease financing	249,143	(966,751)
Prepaid taxes	59,427	1,452,022
Prepaid expense	(154,364)	(73,952)
Other assets Proceeds from collection of financial assets already written - off	1,754,709 5,018,924	(3,296,918) 6,845,434
	5,018,924	0,845,454
Increase/(decrease) in Operating liabilities and Temporary Syirkah Funds: Conventional Banking		
	46.076.050	(2.467.776)
Demand deposits	46,976,850	(3,467,776)
Saving deposits	21,759,264	(1,402,889)
Time deposits	20,520,226	21,975,342
Interbank call money	(8,252,837)	7,464,542
Obligation due immediately	(673,743)	1,004,627
Liability to unit - linked policyholders	1,679,856	(896,233)

(In Millions of Rupiah)

114,894

46,922

a. Percentage violation o Legal Lending Limit i. Related parties ii. Third parties

Percentage of ex the Legal Lendir ding Limi

i. Related parties ii. Third parties

b. Reserve requireme Foreign currencies

ent Rupiał

a. Primary re

ALLOWANCES FOR IMPAIRMENT

DESCRIPTION

CALCULATION OF FINANCIAL RATIOS

As of December 31, 2019 and 2018

ERFORMANCE RATIOS Capital Adequacy Ratio (CAR)

Capital Adequacy Natio (CAR) Non performing earning assets and non performing non earning assets to total earning assets and non earning assets Non performing earning assets to total earning assets

Allowance for impairment on financial assets to earning assets

Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR Individual b. NSFR Consolidation

Liquidity Coverage Ratio (LCR) a. LCR Individual b. LCR Consolidation

Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Interest Margin (NIM) Operating Expenses to Operating Income

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As of December 31, 2019 and 2018

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		Individual		General		Individual		General			
1.	Placements with other banks	50,965		258,501	50,965	53,812		230,871	53,812		
2.	Spot and derivative receivables			15,974				16,601			
3.	Securities	2,672	14,475	237,340	619	33,477	19,459	330,873	48		
4.	Securities sold with agreement to repurchase (Repo)			4,334				2,645			
5.	Securities purchased with agreement to resell (Reverse Repo)			1,689				15,520			
6.	Acceptances receivables	162,886	56,560	99,362	39,209	243,947	50,018	136,060	2,232		
7.	Loans	20,269,567	7,542,796	7,348,483	16,139,160	21,939,719	7,480,369	6,698,754	17,375,783		
8.	Investments in shares	172,875		720	817,730	174,895		30	210,705		
9.	Temporary invesment	2,545			5,515	2,748		388	149		
10.	Other Receivable	1,196,612	90,238	296,983	1,164,829	1,483,902	84,102	252,940	1,152,298		
11.	Commitments and contingencies	344,111	25,189	1,248,192	99,364	94,606	18,630	1,133,503	48,488		

20.96%

1.91%

2.42%

3.40% 2.79% 0.67% 3.17% 16.23% 5.52%

66.48% 96.74%

116.87% 117.11%

21.39%

1.68%

2.15%

2.88%

2.39% 0.84% 3.03% 15.08% 5.46%

67.44% 96.37%

116.56% 116.60%

184.13% 177.71%

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION

As of December 31, 2019 and 2018

NO	INDIVIDUAL O DESCRIPTION 31 December 2019 (Audited) 31 December 2018 (Audited)												
			Special Mention	Sub Standard	Doubtful				Special Mention	Sub Standard	Doubtful		
	RELATED PARTIES												
	Placements with other banks a. Rupiah	22					22	90,022					90,0
	b. Foreign currencies	953,209	-				953,209	876,069		-			876,0
2.	Spot and derivative receivables												
	a. Rupiah b. Foreign currencies	24	-		-	-	24			-		-	
з.	b. Foreign currencies Securities									-			
5.	a. Rupiah	101,323					101,323	384,945					384,9
	b. Foreign currencies		-		-	-	-			-			
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah b. Foreign currencies									-			
5.	Securities purchased with agreement to resell						-						
5.	(Reverse Repo)												
	a. Rupiah			-		-			-	-		-	
6.	b. Foreign currencies Acceptances receivables	1,153,204	-		-	-	- 1,153,204	3,105,538		-		-	3,105,5
	Loans	1,155,204	-				1,155,204	3,103,330		-			3,103,5
	a. Micro, small and medium loans (UMKM)	30,913					30,913	3,328		-			3,3
	i. Rupiah	30,913	-		-	-	30,913	3,328		-	-	-	3,32
	ii. Foreign currencies b. Non UMKM	- 25,983,755	2,937	-		-	- 25,986,692	- 26,424,949	3,491	- 75		- 7	26.428.5
	i. Rupiah	17.849.675	2,937				17,852,612	18.018.224	3,491	75		7	18.021.7
	ii. Foreign currencies	8,134,080					8,134,080	8,406,725	-	-		-	8,406,7
	c. Restructured loans		-		-	-				-			
	i. Rupiah ii. Foreign currencies		-		-	-		-	-	-			
	ii. Foreign currencies d. Property loans	24.630	219				24.849	26.834					26.8
8.	Investments in shares	6,527,709	219	414,227	1,456,900	25,191	8,424,027	6,272,709		1,219,127		25,191	7,517,0
9.	Temporary investment	-		-		-		-		-		-	
10.	Other Receivable	637,917	3,373			-	641,290	212,433		-			212,4
11.	Commitments and contingencies a. Rupiah	3,701,486					3,701,486	3,329,797	303				3,330,1
	b. Foreign currencies	16,677,142					16,677,142	11,796,111	- 202				11,796,1
12.	Repossessed assets	-	-		-	-	-			-		-	
	THIRD PARTIES												
1.	Placements with other banks a. Rupiah	10.605.202					10.605.202	4.018.077					4.018.0
	b. Foreign currencies	26,937,337				50,965	26,988,302	20,978,949				53,812	21,032,7
2.	Spot and derivative receivables	20,557,557				50,505	20,700,302	20,570,545				33,012	21/032//
	a. Rupiah	1,572,114				-	1,572,114	1,680,140		-		-	1,680,1
	b. Foreign currencies	39,497	-		-	-	39,497	16,792		-	-	-	16,7
3.	Securities a. Rupiah	104,901,053					104,901,053	91,654,221					91,654,2
	a. Rupian b. Foreign currencies	35,805,077					35,805,077	22,354,956					22,354,2
4.	Securities sold with agreement to repurchase (Repo)	33,003,011					33,003,011	22,004,000					22,554,5
	a. Rupiah	1,430,458				-	1,430,458			-		-	
	b. Foreign currencies	2,571,367	-	-	-	-	2,571,367	17,012,421	-	-	-	-	17,012,4
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	248,143					248,143	1,639,448					1,639,44
	b. Foreign currencies		-		-	-	-			-	-	-	
6.	Acceptances receivables	8,782,978	45,681	-	73,849	-	8,902,508	10,500,468	44,642	-		-	10,545,1
7.	Loans a. Micro, small and medium loans (UMKM)	85,371,092	5,248,678	341,548	590,620	648,772	92.200.710	76.984.513	4,799,487	474,982	515,145	1,180,745	83,954,87
	i. Rupiah	85.300.517	4,629,498	341,548	590,620	643,714	92,200,710	76,400,677	4,184,119	474,982	515,145	1,180,745	82,755,6
	ii. Foreign currencies	70,575	619,180		-	5,058	694,813	583,836	615,368		-	-	1,199,2
	b. Non UMKM	623,462,570		3,031,091		11,284,781	674,132,802			3,241,498		13,223,985	608,580,12
	i. Rupiah ii. Foreign currencies	502,746,336 120,716,234	26,454,501 6,957,409	2,938,381 92,710	2,627,539 314,911	10,296,731 988.050	545,063,488 129,069,314	448,779,964 117,682,644	20,805,522 3,439,314	3,241,423	1,407,197	12,368,145 855.840	486,602,2
	c. Restructured loans		6,957,409 27.340.917	92,710 2.617.230	468,196	988,050 8,455,670	57,604,458		3,439,314 17.670.732		904.094	855,840 9,439,720	51,261,5
	i. Rupiah	13,196,800	20,611,733	2,524,520	468,196	7,516,172	44,317,421	12,246,050	14,238,034	2,677,439	904,094	8,644,854	38,710,4
	ii. Foreign currencies	5,525,645	6,729,184	92,710	-	939,498	13,287,037	8,323,548	3,432,698	-	-	794,866	12,551,1
8.	d. Property loans	60,861,012	3,019,273	141,881	152,529	1,083,166	65,257,861	53,690,034	3,114,809	133,571	273,215	924,602	58,136,2
	Investments in shares Temporary investment			35,796		1,955 146	1,955 35,942	38,779				1,955 149	1,9 38,9
10.	Other Receivable	29,060,388	168,613		86,743	1,112,858	30,428,602	25,081,571	146,994			1,144,948	26,373,5
11.	Commitments and contingencies												
	a. Rupiah	199,326,299	1,854,138	13,516	15,788	16,453	201,226,194	183,092,070	1,767,112	24,621	5,525	35,350	
	b. Foreign currencies Repossessed assets *)	89,141,030	1,061,639	238.820	-		90,202,669 238,820	72,869,430	248,712	280.965		357	73,118,4
	OTHER INFORMATIONS			230,020			230,020			200,905			200,9
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia												
2.	b. To others Total allowance for impairment on financial accets												
2.	Total allowance for impairment on financial assets to earning assets						29,562,191						31,566,4
з.	Total required allowance for possible losses on												
	earning assets						26,481,413						26,479,7
4. 5.	Percentage of UMKM loans to total loans Percentage of UMK loans to total loans						11.64% 6.23%						11.68
5. 6.	Percentage of UMK loans to total loans Percentage of UMKM debtors to total debtors						6.23% 49.43%						49.27
	Percentage of UMK debtors to total debtors						49.43%						49.27
7.	Others												
7.													
7.	a. Chanelling of loans						260,613						275,81
7.	a. Chanelling of loans b. Mudharabah Muqayyadah financing						-						275,81
7.	a. Chanelling of loans						260,613 - 10,841,455 4,747,232						275,81 13,230,97 5.070,39

NO	D TRANSACTION Amount Ty		Тур		& Payables		
				Hedging	Receivables	Payables	
	Exchange Rate Related						
1	Spot	2,843,108	2,431,826	411,282	14,227	4,328	
2	Forward	13,113,577	13,113,577		44,495	90,403	
3	Option						
	a. Written	1,667,628	279,378	1,388,250	18,645		
	b. Purchased	5,459,833	3,377,458	2,082,375	52,079	15,71	
4	Future						
5	Swap	80,844,661	78,595,086	2,249,575	848,561	348,73	
6	Others		-				
	Interest Rate Related						
1	Forward				-		
2	Option						
	a. Written				-		
	b. Purchased		-	-			

9,955,128 9,955,128

ANAGEMENT OF THE BANK

1,624,130 20,069,656

7,844,899

58,622,853 51,638,631

1,206,502

INDIVIDUAL

57,100,106 52,827,675 4,272,431 352,932 341,427

: Kartika Wirjoatmodjo*

: Muhamad Chatib Basri*)

: Muhanad Chatb B : Makmur Keliat : Mohamad Nasir*) : Robertus Bilitea*) : Ardan Adiperdana : R. Widyo Pramono : Rionald Silaban**)

: Rovke Tumilaar *)

Hery Gunardi Ahmad Siddik Badruddir

Sulaiman Arif Arianto

: Rico Usthavia Frans

Darmawan Junaidi

Alexandra Askanda

: Riduan : Silvano Winston Rumantir*)

: Agus Dwi Handaya : Panji Irawan : Donsuwan Simatupang

52,277

1,304,248 13,711,890

8,442,293

53,350.537 41,895,237

816,760

(In Millions of Rupiah)

280,696 228,766

368,712 32,729

Other liabilities	4,400,324	(2,053,360
Sharia Banking - Temporary Syirkah Funds		
Demand deposits - restricted investment and demand deposit - mudharabah musytarakah - musyarakah	2,287,578	156,95
Saving deposits - restricted investment and mudharabah saving deposit - unrestricted investment	3,420,792	3,078,42
Mudharabah time deposits - unrestricted investment	2,415,171	5,435,41
Net Cash Provided/(used in) by Operating Activities	23,967,890	(31,962,470
CASH FLOWS FROM INVESTING ACTIVITIES		
Increase in marketable securities - other than at fair value through profit or loss	(1,423,112)	(5,290,469
Increase in Government Bonds - other than at fair value through profit or loss	(10,011,890)	(12,544,614
Proceeds from sale of fixed assets	17,710	87,90
Acquisitions of fixed assets	(3,685,566)	(2,432,966
Acquisitions of intangible assets	(1,149,030)	(861,04)
Net cash used in investing activities	(16,251,888)	(21,041,189
CASH FLOWS FROM FINANCING ACTIVITIES		
Increase of investment in Subsidiaries	(514,742)	(474,55)
Increase of marketable securities issued	13,379,710	2,170,72
Increase from fund borrowings	3,865,402	12,105,04
(Decrease)/increase from Subordinated Loans and bonds	(15,406)	484,35
(Decrease)/increase in securities sold under repurchase agreements	(12,330,221)	12,153,31
Payments of dividends	(11,256,759)	(9,287,85
Net cash (Used in)/provided by Financing Activities	(6,872,016)	17,151,03
Net Increase/(Decrease) in Cash and Cash Equivalents	843,986	(35,852,62
Effect of Exchange Rate Changes on Cash and Cash Equivalent	(1,728,922)	1,754,51
Cash and Cash Equivalents at Beginning of Period	124,677,686	158,775,79
Cash and Cash Equivalents at End of Year	123,792,750	124,677,68
Cash and cash equivalent at end of period consist of :		
Cash	28,094,267	27,348,91
Current accounts with Bank Indonesia	46,490,930	59,852,76
Current accounts with other banks	12,563,490	14,835,96
Short-term investments are liquid with maturity period of three months or		
less since the date of acquisition	36,644,063	22,640,05
Total cash and cash equivalents		124,677,68

NOTES

1. The above financial information is extracted from the consolidated financial statements of PT Bank Mandiri (Persero) The above infancial information information is extracted from the consolidated infancial statements of PT bank Mahalin (Persero) Tbk. (the "Bank") and its subidiaries as of December 31, 2019 and for the year them ended, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, which have been audited by KAP Purwantono, Sungkoro & Surja ("PSS") (a member firm of Ernst & Young Global Limited) with Benyanto Suherman, as partner in charge, an independent auditors, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants, with an unmodified audit opinion, as stated in the report dated January 23, 2020 which is not included in this publication. The independent auditors' report also contains an other matter accenter hubble discribe processition of neuroit acting informatical informatical informatical matter paragraph, which describe presentation of parent entity financial information.

- 2. The above published financial statements are presented to comply with Financial Services Authority Regulation No. 32/POJK.03/2016 dated August 8, 2016 regarding Amendment of Financial Services Authority Regulation No. 6/POJK.03/2015 dated March 31, 2015 regarding Transparency and Published Financial Statements of the Bank and Circular Letter of Financial Services Authority No. 43/SEOJK.03/2016 dated September 28, 2016 regarding Transparency and Published Financial Statements of Commercial Banks and also in accordance with Rule No. X.K.2, Attachment to Decision of Chairman of Bapepam and LK No. Kep-346/BL/2011 dated July 5, 2011 regarding Submission of Periodic Financial Statements for Issuers or Public Companies. Financial information and statement of cash flows included in the published financial statements have been prepared in accordance with Bapepam and LK Regulation No. VIII.G7, Attachment to Decision of Chairman of Bapepam and LK No. Kep-347/BL/2012 dated June 25, 2012.
- 3. Bank Mandiri's Good Corporate Governance Factor rank as at June 30, 2019 is 2 (Good) Reflecting the Bank's management has done a generally good implementation of Good Corporate Governance (GCG). This is reflected in the adequate compliance with GCG principles. If there is a weakness in applying the GCG principles, this weakness is less significant and can be solved by normal actions by the Bank's Management.
- 4. Related Parties in the Assets' Quality and Other Information Report are presented in accordance with Bank Indonesia Regulation No. 8/13/PBI/2006 fated October 5, 2006 regarding Americanette in according the Regulation No. 7/3/ PBI/2005 dated January 20, 2005 regarding The Legal Lending Limit for Commercial Banks.
- 5. Exchange rate of 1 US Dollar as at December 31, 2019 and December 31, 2018 was Rp 13,882.50 and Rp 14,380.00, respectively.

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Sulaiman A. Arianto

Deputy President Director

Jakarta, January 24, 2020

S. E & O Board of Directors

PT Bank Mandiri (Persero) Tbk.

Ultimate Shareholder

Republic of Indonesia: 60.00% Non Ultimate Shareholder through Capital Market (≥ 5%): Nil Non Ultimate Shareholder through non Capital Market (≥ 5%): Nil

- Appointed at the Extraordinary General Meeting of Shareholders of Bank Mandiri dated December 9, 2019 and effective after obtaining approval from the OIK for the Fit & Proper
 Appointed at the Extraordinary General Meeting of Shareholders of Bank Mandiri dated August 28, 2019 and effective after obtaining approval from the OJK for the Fit & Proper Test.

Herewith are Some of The Achievements Bank Man

- 1. Bank Indonesia Awards
- The Best Supporting Conventional Bank for the Rupiah and Foreign Currency Monetary Control
- Investor Awards 2019
 Award for Best Bank in BUKU IV Category
 Bisnis Indonesia Financial Awards 2019
 Most Efficient Bank in Bank Buku IV Category

- 1st Place for Listed Financial SOEs Ist Place for Listed Financial SOUS 5. Indonesia Green Company Award & SRI KEHATI Appreciation Best of The Best Appreciation SRI KEHATI 2019 6. Corporate Governance Perception Index Awards Indonesia Most Trusted Companies

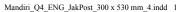
4. Annual Report Awards



Hery Gunardi Director of Consumer and Retail Transaction

www.bankmandiri.co.id

*) Repossessed assets are presented net after the impairment of assets.



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