## **CONSOLIDATED FINANCIAL STATEMENTS**

9,661,028 108,804,165 22,332,372

728,122,173

8,463,401

88,411 238,820 3,173,915

2,889,273 45,184,550

214,142,156 302,944,613 266,873,608

24,993,792

17,476,308

(150,434) 954,584

29,892,924

85,052 2,333,333

1,097,658,366 1,037,077,806 1,275,670,413 1,202,252
Accumulated losses of Rp162,874,901 million had been eliminated against additional paid-in capital/agio through quasi-reorganization on April 30, 2003.

\*\*\*) Including Securities owned by Subsidiary which classified "At Cost", accordance with SFAS 110 "Accounting for Sukuk", which is effective since January 1, 2012.

3,402,874 87,305,351 23,685,897

718,966,846

7,557,911

91,061 300,723 1,953,655

13,646,624

1,057,775 16,120,197 13,650,648 14,370,650 39,275,535 1,281,023

23,355,624

17,476,308

(98,046) (2,174,526)

26.039.621

2,333,333

17,316,192

2,333,333

573,282

88,643 245,652 3,173,915

ASSETS

Available for sale
 Held to maturity \*\*\*)
 Loans and receivables
 Securities sold under repi

C. Heid to indutrity—

d. Loans and receivables
Securities sold under repurchase agreements (Repo)
Securities profits and under resale agreements (Reverse Repo)
Acceptances receivables
Descurities profits and through print/loss
Descurities profits and through profit/loss
Descurities
Descuritie

c. Others Intangible assets Accumulated amortisation for intangible assets -/-Premises and equipment Accumulated depreciation for premises and equipment -/-Non earning assets a. Abandoned properties b. Repossessed assets

e. Others

Other comprehensive income
a. Adjustment arising from translation of financial statement
b. Gain (Losse) from changes of financial assets on available for sale
c. Effective cash flow hedges
d. Premises and equipment revaluation increment
e. Other competensive income from entity associations
f. Remeasurement from actuarial benefit program
g. income tax related to other comprehensive income
h. Others
Difference articles.

Consolidated balance includes temporary syirkah funds from a Subsidiary.

of entities under communications.

3. Other equity
4. Reserve
a. General reserve
b. Appropriated reserve
25. Retained Earning
a. Previous years \*)
b. Current year
707AL FOURTY ATTRIBU
26. Non controlling interest
TOTAL FOURTY
AND TOTAL FOURTY
A



28,034,255 91,116,274 41,605,433

17,012,421 2,097,629 13,888,862

452,093

(85,774) (32,176,670) (1,996,968) 5,963,706 (3,198,980) 50,075,628 (11,632,932)

91,294 305,083 1,953,655

(13,480,808) 13,646,624 (395,612) 3,328,389 4,997,622 47,456,511

1,147,597 16,611,528 13,888,862 19,521,744 51,840,772 1,281,023

16,000,000 (4,333,333)

17,316,192

(28,160) 26,435,307

2,333,333



or the ren	iod Ended September 30, 2019 and 2018		VIDUAL		(In Millions of Rupiah)	As of September 30, 2019 and 2018	2010
о.	DESCRIPTION	_	30 September 2018		30 September 2018	No. COMPONENTS OF CAPITAL INDIVIDUAL COM	NSOLIDATED
OPER	ATING INCOME AND EXPENSES						88,436,522
	est and Sharia Income, Interest and Sharia Expenses, and Premi					1.2 Disclosed Reserves 174,956,054 18	11,666,667 84,526,577
	est and Sharia Income Rupiah	<b>56,425,760</b> 50,265,693	<b>49,656,314</b> 44,516,251	<b>67,769,685</b> 61,384,933	<b>59,424,568</b> 54,071,530		85,325,921 31,931,795
	Foreign currencies est and Sharia Expenses	6,160,067 <b>19,222,553</b>	5,140,063 <b>15,459,243</b>	6,384,752 <b>23,829,454</b>	5,353,038 <b>19,082,316</b>	1.2.1.1.1 Excess differences arising from translation	
	est and Sharia Expenses Rupiah	19,222,553 16,478,824	15,459,243 13,833,026	23,829,454	19,082,316 17,429,674	of financial statement 3,049 1.2.1.1.2 Potential gain of the increase in the fair value	199,348
	Foreign currencies	2,743,729	1,626,217	2,776,810	1,652,642	of financial assets available for sale 1,443,837 1.2.1.1.3 Surplus of fixed assets revaluation 29,892,924	1,443,837 30,288,610
	t Interest Income and Sharia Income (Expenses) ium Income	37,203,207	34,197,071	43,940,231 8,093,685	40,342,252 7,892,020	1.2.1.2 Other disclosed reserves 144,577,262 15	53,394,126
	Expense et Premium Income (Claim Expenses)			6,709,013 1,384,672	5,654,779 2,237,241	1.2.1.2.1 Agio 17,476,308 1.2.1.2.2 General reserves 2,333,333	17,316,192 2,333,333
	t Premium income (Claim Expenses) It Interest and Sharia Income (Expenses)			1,384,672			113,494,593 20,250,008
	and Net Premium Income (Claim Expenses)	37,203,207	34,197,071	45,324,903	42,579,493	1.2.1.2.5 Funds for paid-in capital	20,230,008
	r Operating Income and Expenses r Operating Income	16,545,563	17,079,678	19,764,423	19,287,227	1.2.1.2.6 Others - 1.2.2 Deduction Factor (961,018)	(799,344)
a. I	Increase in fair value of financial assets	21 507	47.655				(509,431)
	i. Securities ii. Loans	21,507	47,655	332,022		of financial statement (153,483)	(153,483)
	iii. Spot and derivative	2,197,872	2,347,974	2,197,872	2,347,974	1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale (518.794)	(355,948)
	iv. Other financial assets Decrease in fair value of financial liabilities					1.2.2.2. Other disclosed reserves (288,741)	(289,913)
	Gain from sale of financial assets					1.2.2.2.1 Disagio - 1.2.2.2.2. Previous year loss -	
	i. Securities ii. Loans	977,124	832,158	1,020,133	833,260	1.2.2.2.3 Current year loss	-
	iii. Other financial assets					1.2.2.2.4 Negative difference in allowance for possible losses and allowance for impairment on earning assets	
	Gain from spot and derivative transaction (realised) Dividend	422.324	148,903 679,758	15,892	207,767	1.2.2.2.5 Negative difference in adjusment amounts from fair value	
f. (	Gain from investment in shares with equity method	-				1.2.2.2.6 Required allowance for non earning assets (288,741)	(289,913)
	Comissions/provisions/fees and administrative Recovery on allowance for impairment	8,765,456 24,888	8,446,877 213,666	9,919,937 23,590	9,471,183 213,666		1,189,967
i. (	Other income	4,136,392	4,362,687	6,254,977	6,213,377	1.4 Deduction Factor of CET 1 (13,252,831) (8	(8,946,689) (3,331,134)
	r Operating Expenses Decrease in fair value of financial assets	30,002,320	29,670,334	38,600,777	38,272,189	1.4.2 Goodwill	(117,741)
a. i	i. Securities				135,486		(2,291,233) (3,206,581)
	ii. Loans iii. Spot and derivative	-	-	-	-	1.4.5 Shortfall of capital on insurance subsidiaries	-
	iv. Other financial assets					1.4.6 Securitisation exposure  1.4.7 Other deduction of CET 1	
	Increase in fair value of financial liabilities					1.4.7.1 Placement of funds in instrument AT 1 and/or Tier 2 to other bank	
c. l	Losses from sale of financial assets  i. Securities					1.4.7.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	
-	ii. Loans			-		Additional Tier 1 (AT 1)     2.1 Instrument which comply with AT 1 requirements	
	iii. Other financial assets Losses from spot and derivative transaction (realised)	60.160				2.2 Agio/Disagio -	-
e. l	Impairment for financial assets	00,100				Deduction factor of AT 1     AT 1 and/or Tier 2 to other bank	
	i. Securities ii. Loans	8,108,566	24,319 8,916,242	9,478,333	28,224 10,659,638	2.3.2 Cross-ownership in another entity acquired by the	
	ii. Sharia financing	8,108,500	8,910,242	9,478,333	10,059,038	transition due to law, grants, or grants will -  II. Supplemental Capital (Tier 2) 8,977,252 1	10,269,871
	iv. Other financial assets Losses related to operational risk	94,700	179,385	122,454	118,746	Capital Instrument in the form of Stock or others which     comply with Tier 2 Requirements     551,207	863,707
	Losses related to operational risk Losses from investment in shares under equity method	18,149	29,384	18,149	29,384	2. Agio/Disagio	863,707
	Comissions/provisions/fees and administrative	567,290	454,034	567,290	509,030	3. General provison on earning assets (max. 1.25% credit risk - weighted assets) 4. Deduction supplemental capital	9,406,164
	Impairment on non financial assets Salaries and employee benefits	64,240 9,055,521	70,959 8,511,938	678,666 11,999,764	338,891 11,353,259	4.1 Sinking Fund	-
	Promotion expenses	504,195 11,529,499	515,883 10,968,190	643,659 15,092,462	622,322	4.2 Placement of funds in instrument AT 1 and/or Tier 2 to other bank 4.3 Cross-ownership in another entity acquired by	
Other	Other expenses r Operating Income (Expenses)	(13,456,757)	(12,590,656)	(18,836,354)	14,477,209 (18,984,962)	the transition due to law, grants, or grants will - TOTAL CORE AND SUPPLEMENTAL CAPITAL 182,347,142 19	- 206 202
	IT (LOSS) FROM OPERATIONS OPERATING INCOME AND EXPENSES	23,746,450	21,606,415	26,488,549	23,594,531		0,7 00,333
	Losses) from sale of premises and equipment	116	77	12,241	13,183	30 September 2019 30 September 2018	
	Losses) from foreign currencies translation					RISKWEIGHTED ASSETS CONSCIENTED INSTITUTE CONSCIENTED  Capital Adequacy Ratio (	(CAR)
	non operating income (expenses) OFIT (LOSS) FROM NON OPERATING	25,377 <b>25,493</b>	(3,634) (3,557)	(70,920) ( <b>58,679</b> )	10,059 <b>23,242</b>	CREDIT RISK - WEIGHTED ASSETS 674,083,568 752,493,117 626,252,744 696,387,604 CET 1 Ratio (%)	(CAIA)
PR	OFIT (LOSS) CURRENT PERIOD BEFORE TAX	23,771,943	21,602,858	26,429,870	23,617,773	MARKET RISK - WEIGHTED ASSETS 13,233,383 13,990,906 4,401,738 4,984,085 Tier 1 Ratio (%)  OPERATIONAL RISK - WEIGHTED ASSETS 123,291,988 145,116,015 115,067,839 134,848,982 Tier 2 Ratio (%)	
	come tax expenses Estimated current tax	(3,682,161)	(3.468.329)	(4.410.934)	(4,009,740)	TOTAL RISK WEIGHTED ASSETS 810,608,939 911,600,038 745,722,321 836,220,671 Capital Adequacy Rati	tio (%)
b.	Deffered tax income (expenses)	(1,100,587)	(697,466)	(1,080,450)	(907,625)	CAR BASED ON RISK PROFILE (%) 9.59% 9.60% 9.56% 9.57% CET 1 FOR BUFFER (%)  CAPITAL ALLOCATION FOR CAR  PERCENTAGE OF BUFFER	R MANDATORY
PROF	FIT (LOSS) CURRENT PERIOD	18,989,195	17,437,063	20,938,486	18,700,408	BASED ON RISK PROFILE FILLED BY BANK(%)	
	R COMPREHENSIVE INCOME					From CET 1 (%) 8.48% 8.47% 8.42% 8.40% Capital Conservation ( From AT 1 (%) 0.00% 0.00% 0.00% Countercyclical Buffer	
	classified to profit (loss) emises and equipment revaluation increment	3,853,303		3,853,303		From Tier 2 (%) 1.11% 1.13% 1.14% Capital Surcharge for:	
b. Re	measurement from actuarial benefit program	-		(2,000)	11,383		
c. Ot d. Ot	ther comprehensive income from entity associations					STATEMENTS OF COMMITMENTS AND CONTINGENCIES	
e. Ind	come tax related to other comprehensive income			500	(2,846)	As of September 30, 2019 and December 31, 2018	
	ssified to profit (loss) Ijustment arising from translation of financial statement	(52.388)	(24.739)	(67,817)	54,302	No. DESCRIPTION 30 September 2019 31 December 2	2018 30
	nin (Losses) from changes of financial assets on available for sale	3,129,108	(3,462,419)	3,301,717	(3,599,064)	I. COMMITMENT RECEIVABLES	
	fective cash flow hedges			(18,646)	24,317	1. Unused fund borrowings facilities	
d. Ot e. Ind	come tax related to other comprehensive income	(586,167)	740,462	(629,889)	790,804	a. Rupiah - b. Foreign currencies -	
Other	comprehensive income current period after income tax - net	6,343,856	(2,746,696)	6,437,168	(2,721,104)	Outstanding purchase position on spot and derivatives 180,938,462 259,283     Others -	2,019
	L OTHER COMPREHENSIVE INCOME (LOSS) CURRENT PERIOD (loss) current period atributable to:	25,333,051	14,690,367	27,375,654	15,979,304	II. COMMITMENT PAYABLES	
PAREN	NT COMPANY	18,989,195	17,437,063	20,250,008	18,091,870	Unused loan facilities granted to customer     a. BUMN	
NON	CONTROLLING INTEREST L PROFIT (LOSS) CURRENT PERIOD	18,989,195	17,437,063	688,478 <b>20,938,486</b>	608,538 <b>18,700,408</b>	i. Committed	
Total	other comprehensive income current period atributable to:					- Foreign currencies 583,461 92:	99,496 22,717
	NT COMPANY CONTROLLING INTEREST	6,343,856	(2,746,696)	6,396,550 40,618	(2,651,829) (69,275)	ii. Uncommitted	
TOTA	L OTHER COMPREHENSIVE INCOME CURRENT PERIOD	6,343,856	(2,746,696)	6,437,168	(2,721,104)		99,315 53,700
	comprehensive profit (loss) current period atributable to:	25.333.051	14.690.367	26,646,558	15,440,041	b. Others i. Committed 30,487,319 30,201	
	CONTROLLING INTEREST		14,090,307	26,646,558 729,096	15,440,041 539,263	ii. Uncommitted 108,491,849 97,81	14,008
	L COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	25,333,051	14,690,367	27,375,654	15,979,304	Unused loan facilities granted to other banks     a. Committed	
TOTA						i. Rupiah	
TRAN	ISFER PROFIT (LOSS) TO HEAD OFFICE						
TOTA	ISFER PROFIT (LOSS) TO HEAD OFFICE					i. Rupiah - ii. Foreign currencies 2,437,717 b. Uncommitted	21,306

	of September 30, 2019 and 2					30 Septen	ber 2019	30	Septem	per 2018	
э.	COMPO	NENTS OF CAP	ITAL			INDIVIDUAL	CONSOLIDATED	INDIVIDU		CONSOLI	DATED
	Core Capital (Tier 1)					173.369.890	188.436.522	150.966	887	163,686	6 6 3 8
ı	Common Equity Tier 1 (CET 1)					173,369,890	188,436,522	150,966,		163,686	
	1.1 Paid-in Capital (net of Treas	sury Stock)				11,666,667	11,666,667	11,666,		11,666	
	1.2 Disclosed Reserves					174,956,054	184,526,577	153,573,		161,570	
	1.2.1 Additional Factor					175,917,072	185,325,921	155,676,		163,538	
	1.2.1.1 Other comprehensiv					31,339,810	31,931,795	25,473,	823	26,060	0,883
	1.2.1.1.1 Excess differences of financial statem		nsiation			3,049	199,348	40	,927	20	1,984
	1.2.1.1.2 Potential gain of th		e fair val	ue		3,043	155,540	-10,	,,,,,		1,501
	of financial assets					1,443,837	1,443,837	102,			2,268
L	1.2.1.1.3 Surplus of fixed as:					29,892,924	30,288,610	25,322,		25,66	
۲	1.2.1.2 Other disclosed rese 1.2.1.2.1 Agio	erves				144,577,262 17,476,308	153,394,126 17,316,192	130,203, 17,476,		137,477 17,31	
	1.2.1.2.2 General reserves					2,333,333	2,333,333	2,333,	,333	2,33	3,333
	1.2.1.2.3 Previous year profi	it				105,778,426	113,494,593	92,956,		99,73	
	1.2.1.2.4 Current year profit					18,989,195	20,250,008	17,437,	,063	18,09	1,870
	1.2.1.2.5 Funds for paid-in c 1.2.1.2.6 Others	capital									-
	1.2.2 Deduction Factor					(961,018)	(799,344)	(2,102,9	907)	(1,968	,107)
ı	1.2.2.1 Other comprehensiv	ve income				(672,277)	(509,431)	(1,805,1		(1,668	
	1.2.2.1.1 Negative differenc		translatio	in							
	of financial statem					(153,483)	(153,483)	(71,8	B75)	(71	,875)
	1.2.2.1.2 Potential losses fro value of financial a	om the decrease	in the fa for sale	ır		(518.794)	(355.948)	(1,733,2	295)	(1,596	5.662)
ĺ	1.2.2.2. Other disclosed rese		and and			(288,741)	(289,913)	(297,7			,570)
Τ	1.2.2.2.1 Disagio								-		-
	1.2.2.2.2. Previous year loss								-		-
	1.2.2.2.3 Current year loss 1.2.2.2.4 Negative differenc	o in allowanco f	ior noceih	lo lorror an	d				-		-
	allowance for impa				u						
	1.2.2.2.5 Negative differenc	e in adjusment	amounts		lue						
	of financial assets i					-			-		-
	1.2.2.2.6 Required allowand 1.2.2.2.7 Others	e for non earnir	ng assets			(288,741)	(289,913)	(297,	737)	(299	9,570)
	1.3 Non controlling interest						1,189,967			716	5.118
	1.4 Deduction Factor of CET 1					(13,252,831)	(8,946,689)	(14,273,7	747)	(10,266	,650)
	1.4.1 Deferred tax calculation					(2,889,273)	(3,331,134)	(5,012,7		(5,145	5,087)
	1.4.2 Goodwill						(117,741)				7,741)
	1.4.3 Other intangible assets 1.4.4 Investments in share					(2,107,949) (8,255,609)	(2,291,233) (3,206,581)	(1,886,6		(2,026	
	1.4.5 Shortfall of capital on insu	urance subsidia	ries			(8,255,009)	(3,200,381)	(7,349,	-	(2,952	c,472)
	1.4.6 Securitisation exposure							(25,0	000)	(25	(000,
	1.4.7 Other deduction of CET 1								-		-
	1.4.7.1 Placement of funds in										
	1.4.7.2 Cross-ownership in an due to law, grants, or g		quirea by	tne transiti	on						
	Additional Tier 1 (AT 1)	grants will									
	2.1 Instrument which comply wi	th AT 1 requiren	nents			-			-		-
	2.2 Agio/Disagio								-		-
	2.3 Deduction factor of AT 1 2.3.1 Placement of funds in ins	trumont AT 1 ar	d/or Tior	2 to other l	ank						-
	2.3.2 Cross-ownership in anoth				Jank						
1	transition due to law, gra	nts, or grants wi	ill								
	Supplemental Capital (Tier 2)			a b		8,977,252	10,269,871	8,504,	041	9,755	5,727
	1. Capital Instrument in the form comply with Tier 2 Requireme		ners whi	cn		551,207	863,707	675,	882	1.050	0,882
	2. Agio/Disagio					33.,207	-	073,		.,030	
	3. General provison on earning ass	sets (max. 1.259	6 credit r	isk - weight	ed assets)	8,426,045	9,406,164	7,828,	159	8,704	4,845
	4. Deduction supplemental capit 4.1 Sinking Fund	tai									
	4.1 Sinking Fund 4.2 Placement of funds in instru	ment AT 1 and/o	or Tier 2 t	o other bar	k						
	4.3 Cross-ownership in another	entity acquired	by								
	the transition due to law, gra	ants, or grants w									
0	TAL CORE AND SUPPLEMENTAL C					182,347,142	198,706,393	159,470,	928	173,442	2,365
í		30 Septembe	×2010	205000	mber 2018			20 September 1	ohor 2010	30 Septem	hor 2010
			12019	30 Septe	mber 2018			30 Septen			
		INDIVIDUAL C	CHECKEDATED	MENTOUAL	CONSOCIDATED	Control & down		INOVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSCLIDATE
	WEIGHTED ASSETS CREDIT RISK - WEIGHTED ASSETS	674,083,568 75	2 402 44-	636 353 7	404 307 44	Capital Adequacy F	iatio (CAR)	21,39%	20.67%	20.24%	19.57%
	CREDIT RISK - WEIGHTED ASSETS MARKET RISK - WEIGHTED ASSETS		3.990.906		696,387,604 4,984.085	Tier 1 Ratio (%)		21.39%	20.67%	20.24%	19.57%
	OPERATIONAL RISK - WEIGHTED ASSETS	123,291,988 14				Tier 2 Ratio (%)		1.11%	1.13%	1.14%	1.17%
	TOTAL RISK WEIGHTED ASSETS	810,608,939 91				Capital Adequa	y Ratio (%)	22.50%	21.80%	21.38%	20.74%
	BASED ON RISK PROFILE (%)	9.59%	9.60%	9.56%	9.57%	CET 1 FOR BUFFER	(%)	12.91%	12.20%	11.82%	11.17%
						PERCENTAGE OF BU	JFFER MANDATORY				
ıR	TAL ALLOCATION FOR CAR					FILLED BY BANK (%)					
AR API ASI	TAL ALLOCATION FOR CAR ED ON RISK PROFILE										
AR API ASI	From CET 1 (%)	8.48%	8.47%	8.42%	8.40%	Capital Conserve		2.500%	2.500%	1.875%	1.875%
AR API ASE		8.48% 0.00% 1.11%	8.47% 0.00% 1.13%	8.42% 0.00% 1.14%	8.40% 0.00% 1.17%	Capital Conserve		0.00%	2.500% 0.00% 2.500%	1.875% 0.00% 1.875%	1.875% 0.00% 1.875%

		INDIVI	DUAL	CONSC	CONSOLIDATED		
No.	DESCRIPTION	30 September 2019	31 December 2018 (Audited)	30 September 2019	31 December 2018 (Audited)		
	COMMITMENT RECEIVABLES						
ī	Unused fund borrowings facilities						
	a. Rupiah						
	b. Foreign currencies						
	2. Outstanding purchase position on spot and derivatives	180,938,462	259,282,019	184,749,084	263,995,469		
	3. Others						
	COMMITMENT PAYABLES						
	Unused loan facilities granted to customer						
	a. BUMN						
	i. Committed						
	- Rupiah	4,704,422	5,999,496	4,704,422	5,999,496		
	- Foreign currencies	583,461	922,717	583,461	922,71		
	ii. Uncommitted						
	- Rupiah	25,754,586	22,799,315	25,754,586	22,799,31		
	- Foreign currencies	6,188,897	1,653,700	6,188,897	1,653,70		
	b. Others						
	i. Committed	30,487,319	30,206,066	30,287,319	30,006,06		
	ii. Uncommitted	108,491,849	97,814,008	109,106,832	97,754,82		
	2. Unused loan facilities granted to other banks						
	a. Committed						
	i. Rupiah						
	ii. Foreign currencies	2,437,717		2,437,717			
	b. Uncommitted						
	i. Rupiah	2,010,450	21,306	2,010,450	21,30		
	ii. Foreign currencies						
	Outstanding irrevocable letters of credit						
	a. Foreign L/C	11,397,976	12,249,632	11,438,996	12,317,99		
	b. Local L/C	5,111,250	7,420,963	5,127,469	7,427,93		
	4. Outstanding sales position on spot and derivative	161,027,434	264,650,475	164,867,018	269,328,17		
	5. Others						
ī	CONTINGENT RECEIVABLES						
	1. Guarantees received						
	a. Rupiah	1,372,931	1,302,078	1,375,101	1,304,24		
	b. Foreign currencies	16,448,277	13,507,291	16,650,243	13,711,89		
	2. Unrecognized interest income						
	a, Interest Ioan	8,866,922	8,415,341	8,899,681	8,442,29		
	b. Others interest	53,446	52,161	297,167	368,71		
	3. Others	32,729	32,729	32,729	32,729		
Ó	CONTINGENT PAYABLES	1.00					
ı	1. Guarantees issued						
	a, Rupiah	50,957,324	52,652,103	52,007,338	53,350,53		
	h Manadana and a day		,,		,,		

٥.	DESCRIPTION						INDIN	/IDUAL					
о.	DESCRIPTION	Current	Special Mention	30 Septen Sub Standard	Doubtful	Loss	Total	Current	Special Mention		mber 2018 Doubtful	Loss	Tota
	RELATED PARTIES Placements with other banks		_										
	a. Rupiah	22 915,334					22 915.334	90,022 982,421					98
	b. Foreign currencies Spot and derivative receivables						,	982,421					98
	a. Rupiah b. Foreign currencies	4		:	:		4		:	:		:	
	Securities a. Rupiah	101,174					101,174	384,945					3
	b. Foreign currencies	101,174					101,174	384,945					ĺ
	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah b. Foreign currencies	:		:	:	:	:	:	:	:	:	:	
	Securities purchased with agreement to resell												
	(Reverse Repo) a. Rupiah												
	b. Foreign currencies Acceptances receivables	912,013			:	:	912,013	2,735,005		:			2,
	Loans a. Micro, small and medium loans (UMKM)	18,998	2,166				21,164	13,776					
	i. Rupiah	18,998	2,166				21,164	13,776					
	ii. Foreign currencies b. Non UMKM	23,147,298	2,088				23,149,386	23,215,626	5,371			7	23,
	i. Rupiah ii. Foreign currencies	15,096,980 8,050,318	2,088		:		15,099,068 8,050,318	13,462,492 9,753,134	5,371	:		7	13, 9,
	c. Restructured loans	*					-	-					
	i. Rupiah ii. Foreign currencies												
	d. Property loans Investments in shares	<b>28,101</b> 6,527,709		414,227	1,456,900	25,191	28,101 8,424,027	<b>23,759</b> 6,255,367		1,219,127		25,191	7,
	Temporary investment Other Receivable	1,352,710	1,058				1,353,768	235.351					
	Commitments and contingencies												
	a. Rupiah b. Foreign currencies	3,814,556 13,032,395	651				3,815,207 13,032,395	1,989,642 10,573,095	481				10,
ŀ	Repossessed assets THIRD PARTIES												
Ī	Placements with other banks a. Rupiah	27,825,631					27,825,631	13.283.563					13.
	b. Foreign currencies	40,771,741				50,801	40,822,542	29,850,955				56,655	29,
	Spot and derivative receivables  a. Rupiah	1,032,394					1,032,394	1,453,506					1,
	b. Foreign currencies Securities	69,179					69,179	64,854					
	a. Rupiah b. Foreign currencies	103,504,523 37,191,868					103,504,523 37,191,868	85,626,987 38,702,895					85, 38,
	Securities sold with agreement to	37,191,000					37,191,000	30,702,093			-		30,
	repurchase (Repo) a. Rupiah	1,889,130					1,889,130	451,260					
	b. Foreign currencies Securities purchased with	4,678,375					4,678,375	2,392,717			-		2,
	agreement to resell (Reverse Repo)	694,064					694,064	8,738,876					8,
	a. Rupiah b. Foreign currencies										- :		
	Acceptances receivables Loans	8,526,892			253		8,649,191	11,385,522		2,641			11,
	a. Micro, small and medium loans (UMKM)     i. Rupiah	<b>81,231,083</b> 81,195,027	<b>5,173,711</b> 4,588,224	<b>491,803</b> 491,803	<b>624,925</b> 624,925	<b>641,160</b> 635,677	88,162,682 87,535,656	<b>71,892,446</b> 71,353,900	<b>4,378,526</b> 4,346,257	<b>526,547</b> 508,006	<b>806,725</b> 806,725	<b>1,162,745</b> 1,162,745	78, 78,
	ii. Foreign currencies b. Non UMKM	36,056 <b>569,317,275</b>	585,487 <b>30,254,833</b>	2.065.235	1,422,084	5,483 <b>13,729,514</b>	627,026 616,788,941	538,546 <b>538,064,891</b>	32,269 <b>26,280,427</b>	18,541 <b>3,037,219</b>	4,353,576	10,919,533	582
	i. Rupiah	460,330,561	26,880,584	2,065,235	1,338,574	12,721,028	503,335,982	424,978,974	22,559,146	2,961,160	4,353,576	10,031,669	464
	ii. Foreign currencies c. Restructured loans	108,986,714 <b>25,520,794</b>	3,374,249 <b>21,429,442</b>	1,553,642	83,510 <b>857,017</b>	1,008,486 <b>10,728,650</b>	113,452,959 60,089,545	113,085,917 <b>21,337,817</b>	3,721,281 <b>15,591,727</b>	76,059 <b>2,778,894</b>	3,495,564	887,864 <b>7,255,372</b>	117, 50,
	i. Rupiah ii. Foreign currencies	15,109,515 10,411,279	17,782,716 3,646,726	1,553,642	773,745 83,272	9,767,891 960,759	44,987,509 15,102,036	12,706,271 8,631,546	12,061,351 3,530,376	2,707,572 71,322	3,495,564	6,431,624 823,748	37, 13,
	d. Property loans Investments in shares	56,755,376	3,087,491	196,319	231,454	1,034,092 1,955	61,304,732	49,334,484	3,104,222	200,055	220,468	778,491	53,
	Temporary investment			37,288		131	1,955 37,419	38,779				1,955 193	
	Other Receivable Commitments and contingencies	27,692,236	329,469		120	1,132,096	29,153,921	22,314,878	112,067		15,155	1,181,247	23,
	a. Rupiah b. Foreign currencies	190,650,788 84,803,853	1,236,909 435,251	25,789	5,995	13,929	191,933,410 85,239,104	174,766,285 75,043,130	1,157,639 190,955	21,559 22,254	20,432 370	50,282	176, 75,
L	Repossessed assets *)			238,820			238,820	280,965					
i	Value of bank's assets pledge as collateral: a. To Bank Indonesia												
	b. To others												
	Total allowance for impairment on financial assets to earning assets						31,889,428						31,
	assets to earning assets Total required allowance for possible losses on earning assets						27,178,435						25,
	Percentage of UMKM loans to total loans						12.11%						25,
	Percentage of UMK loans to total loans Percentage of UMKM debtors to total debtors						5.95% 49.24%						
	Percentage of UMK debtors to total debtors Others						47.11%						
	a. Channeling of loans						267,837						
	b. Mudharabah Muqayyadah financing     c. Write off on earning assets						7,405,533						10,
	d. Recovery of write off on earning assets						3,160,424						2.

1) The above financial information is extracted from the consolidated financial statements of PT Bank Mandiri (Persero) Tbk. (the "Bank") and its subsidiaries as of for the year then ended September 30, 2019 and 2018, prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. The consolidated financial statements of PT Bank Mandiri (Persero) Tbk. (the "Bank") and its subsidiaries as of December 31, 2018 prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, which have been audited by Purwantono, Sungkoro 8 Surja (PSS'1) (amember firm of Erns & Young Global Limited) with Benyanto Suherman, CPA as partner in charge, 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 their report dated January 28, 2019 not included in this publication. Such audit report also contains an Other Matter paragraphs, which describe presentation of parent entity financial information. The financial information for the period then ended September 30, 2019 has been reclassified to conform with the presentation of financial information for the year then ended September 30, 2019 in relation to presentation of income from financial assets in trading classification. 59,628,229 5,388,747 51,779,790 4,939,970 83,335,087 2) The above published financial statements are presented to comply with Financial Services Authority Regulation No. 32/POJK.03/2016 dated August 8, 2016 (3,689,970) 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 29,303,183 23,798,809 547,023 (2,744,198) (3,558,313) (20,263,542) (7,160,148) (105,435) (3,761,912) 465,397 966,231 (780,692) (1,891,700) 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 3,743,360 3,542,390 Obligation due immediately Liability to unit - link policyholders 359,282 26,832 1,834,871 (13,246,411) 15,849 (1,539,104) Increase of investment in Subsidiaries Payments of dividends
Net Cash (Used In)/Provided by Financing Activities
NET INCREASE (I)CECREASE) IN CASH AND CASH EQUIVALENTS
EFFECT OF EXCHANGE RATE CHANGES ON
CASH AND CASH EQUIVALENT (7,799,041) 38,824,294 Current accounts with other banks Short-term investments are liquid with maturity period of three months or less since the date of acquisition

STATEMENTS OF CASH FLOW

	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	i) Related Parties in the Assets' Quality and Other Information Report are presented in accordance with Bank Indonesia Regulation No. 8/13/PBI/2006 dated October 5, 2006 regarding Amendment of Bank Indonesia Regulation No. 7/3/PBI/2005 dated January 20, 2005 regarding The Legal Lending Limit for Commercial Banks.							
4	<ul> <li>Exchange rate of 1 US Dollar as at September 30, 2019, September 30, 2018 and December 31, 2018 was Rp14,195.00, Rp14,902.50 and Rp14,380.00, respectively.</li> </ul>							
ı	Herewith are Some of The Achievements of Bank Mandiri:							
1	. 24th Infobank Awards 2019							

Herewith are Some of The Achievements of Bank Mandiri
1. 24th Infobank Awards 2019
The Platinum Award for Pank with Evcellent Performance in

10 Consecutive Years 2. Investor Awards 2019

Award for Best Bank in BUKU IV Category

3. Alpha Southeast Asia's 9th Annual Institutional Investor Awards For Corporates 2019

Best Wealth Management Bank in Indonesia

## www.bankmandiri.co.id

Jakarta, October 29, 2019 S. E & O **Board of Directors** 





Panji Irawan Director of Finance and Strategy

	Acceptances receivables	525,761	49,519	94,389	6,229	198,745	49,444	141,205	1,511	н	
	7. Loans	21,946,621	7,746,146	6,737,147	17,549,374	21,731,007	8,111,867	6,331,867	16,730,218		
	8. Investments in shares	170,374		30	818,420	152,262		30	210,015		
	9. Temporary invesments	2,630			5,724	2,792		388	193		
	10. Other Receivables	1,254,491	114,474	290,449	1,148,682	1,441,835	90,423	225,502	1,194,428		
	11. Commitments and contingencies	148,577	23,153	1,128,083	52,892	117,955	38,461	1,108,439	78,996		
	CALCULATION OF FINANCIAL RATIOS										
	As of September 30, 2019 and 2018										
- 1										÷	

6,857 21,754

49,519

6,229 198,745

ALLOWANCES FOR IMPAIRMENT

5. Securities purchased with agreement to resell

6. Acceptances receivables

					TOTAL 235,224,	609 224,103,905 11,120,704	1,101,577 1,128,28
	CULATION OF FINANCIAL RATIOS September 30, 2019 and 2018						(In 9
No.	RATIOS	30 September 2019	30 September 2018	No.	RATIOS	30 September 2019	30 September 201
	PERFORMANCE RATIOS				COMPLIANCE		
1.	Capital Adequacy Ratio (CAR)	22.50%	21.38%	1.	a. Percentage violation of the Legal Lending Limit		
2.	Non performing earning assets and				i. Related parties	0.00%	0.00%
	non performing non earning assets				ii. Third parties	0.00%	0.00%
	to total earning assets and non earning assets	1.75%	2.01%		b. Percentage of excess of the Legal Lending Limit		
3.	3	2.22%	2.55%		i. Related parties	0.00%	0.00%
4.	Allowance for impairment on financial assets to				ii. Third parties	0.00%	0.00%
	earning assets	3.20%	3.50%	2	· ·	0.00%	0.00%
5.	Gross NPL	2.61%	3.04%	2.	Reserve requirement		
6.	Net NPL	0.71%	0.81%		a. Primary reserve requirement Rupiah	6.05%	6.55%
7.	Return on Asset (ROA)	3.01%	2.96%		b. Reserve requirement Foreign currencies	8.13%	8.10%
8.	Return on Equity (ROE)	15.27%	15.92%	3.	Net Open Position - Overall	3.03%	3.24%
9.	Net Interest Margin (NIM)	5.49%	5.52%				
10.	Operating Expenses to Operating Income	67.46%	67.62%				
11.	Loan to Deposit Ratio (LDR)	92.52%	92.48%				
12.	Net Stable Funding Ratio (NSFR)						
	a. NSFR Individual	121.91%	116.17%				
	b. NSFR Consolidation	120.83%	115.95%				
13.	Liquidity Coverage Ratio (LCR)						
	a. LCR Individual	181.57%					
	b. LCR Consolidation	173.43%					

141,205

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS

272,438

82.390.619 78.014.357 4.376.262 438.818 451.605

MANAGEMENT OF THE BANK : Hartadi Agus Sarwono Imam Apriyanto Putro Independent Commissioner : Goei Siauw Hong Independent Commissione Bangun Sarwito Kusmulyono Commissioner : R. Widyo Pramono : Ardan Adiperdana : Rionald Silaban\*)

- President Director	: Kartika Wirjoatmodjo**)
- Deputy President Director	: Sulaiman Arif Arianto
- Director of Corporate Banking	: Royke Tumilaar
- Director of Business and Network	: Hery Gunardi
- Director of Risk Management	: Ahmad Siddik Badruddin
- Director of Information Technology and Operation	: Rico Usthavia Frans
- Director of Treasury and International Banking	: Darmawan Junaidi
- Director of Institutional Relationship	: Alexandra Askandar
- Director of Compliance and Human Resources	: Agus Dwi Handaya
- Director of Finance and Strategy	: Panji Irawan
- Director of Retail Banking	: Donsuwan Simatupang
- Director of Commercial Banking	: Riduan
SHAREHOLDERS	
Ultimate Shareholders	
Republic of Indonesia	: 60.00%
Non Ultimate Shareholder through Capital Market (≥ 5%)	: Nil
Capital Market (E 5 /0)	. 1411

Appointed at the Extraordinary General Meeting of Shareholders of Bank Mandiri dated August 28, 2019 and effective after obtaining approval from the DIK for the Fit & Proper Test.
 Employment started from 2015 until October 25, 2019.

: Nil

Capital Market (≥ 5%)

PT Bank Mandiri (Persero) Tbk. is a financial service provider and supervised by Indonesia Financial Authority