

Operational Highlights

Table of Operational Performance of Large Corporate Segment

(in million IDR)

Product	2018 ^(*)	2017 ^(**)	2016 ^(*)	2015 ^(*)	2014 ^(*)
Third-Party Fund	127,649,737	127,011,830	178,317,626	154,150,135	141,266,862
• Current account	79,923,964	83,354,774	92,357,811	86,552,341	58,091,427
• Savings	6,533,237	7,003,356	6,051,088	4,800,091	1,656,045
• Deposit	41,192,536	36,653,700	79,908,727	62,797,703	81,519,390
Total Credit	302,625,449	248,745,671	228,664,566	196,591,585	173,292,233
Total Fee Based Income	2,517,336	2,277,649	2,166,235	1,630,213	1,066,809

Note: Business segmentation is adjusted to the organizational structure in the reporting year
^(*) The Corporate Segment is still incorporated into Institutional Banking / Institutional Relations
^(**) The Corporate Segment is not included in Institutional Banking/Institutional Relations

Table of Operational Performance of Corporate-Middle Corporate Segment

(in million IDR)

Product	2018	2017 ^(**)	2016 ^(**)	2015 ^(**)	2014 ^(*)
Third-Party Fund	59,775,005	68,145,567	66,353,326	63,629,940	24,041,853
• Current account	33,262,301	37,174,479	40,435,471	38,120,057	13,223,418
• Savings	9,324,378	11,731,448	8,143,489	8,560,670	3,344,503
• Deposit	17,188,326	19,239,640	17,774,366	16,949,213	7,473,932
Total Credit	142,581,578	155,820,017	165,157,169	160,621,315	196,182,613
Total Fee Based Income	1,020,997	1,129,285	1,774,650	1,164,406	1,579,640

Note: Business segmentation is adjusted to the organizational structure in the reporting year
^(*) Incorporation of the Commercial and Business Segments
^(**) Commercial Segments

Table of Operational Performance of Institutional Relationship Segment

(in million IDR)

Product	2018	2017 ^(**)	2016 ^(*)	2015 ^(*)	2014 ^(*)
Third-Party Fund	64,155,368	50,676,336	-	-	-
• Current account	20,358,667	20,964,557	-	-	-
• Savings	965,360	1,174,738	-	-	-
• Deposit	42,831,341	28,537,041	-	-	-
Total Credit	21,864,053	13,862,546	-	-	-
Total Fee Based Income	261,918	269,181	-	-	-

Note: Business segmentation is adjusted to the organizational structure in the reporting year
^(*) The Corporate Segment is still incorporated into Institutional Banking / Institutional Relations
^(**) In 2017 the Institutional Relation Segment was called Government & Institutional Segment

Table of Operational Performance of Retail Banking Segment

(in million IDR)

Product	2018	2017 ^(***)	2016 ^(***)	2015 ^(**)	2014 ^(*)
Third-Party Fund	480,511,134	476,371,887	435,276,455	390,013,050	402,904,084
• Current account	55,389,473	51,006,025	45,497,602	39,541,346	50,425,065
• Savings	283,926,092	283,736,956	259,483,049	232,910,746	224,423,863
• Deposit	141,195,569	141,628,906	130,295,804	117,560,958	128,055,156
Total Credit	246,570,936	223,098,142	196,193,756	175,210,948	100,736,303
Total Fee Based Income	9,160,485	8,311,567	8,572,218	8,358,521	7,068,160

Note: Business segmentation is adjusted to the organizational structure in the reporting year
^(*) Micro, Retail and Customer Segment
^(**) Micro, Business, Customer and Individual Segment
^(***) Retail Segment (still included in Micro, Business, Customer and Individual Segment)

Table of Operational Performance of Treasury Segment

(in million IDR)

Product	2018	2017 ^(**)	2016 ^(**)	2015 ^(**)	2014 ^(*)
Third-Party Fund	7,395,290	7,571,909	8,002,438	5,367,804	8,113,002
• Current account	2,477,319	2,748,140	2,268,645	2,191,203	1,302,746
• Savings	39,079	22,325	94,889	53,203	30,200
• Deposit	4,878,892	4,801,444	5,638,904	3,123,398	6,780,056
Total Credit	3,998,638	1,173,623	1,064,421	1,425,147	5,055,677
Total Fee Based Income	4,275,471	3,728,182	3,873,837	3,678,886	4,234,562

Note: Business segmentation is adjusted to the organizational structure in the reporting year
^(*) Still becomes part of the Treasury, Financial Institution and SAM (Special Asset Management) Segment
^(**) Still becomes part of the Treasury and Markets Segment