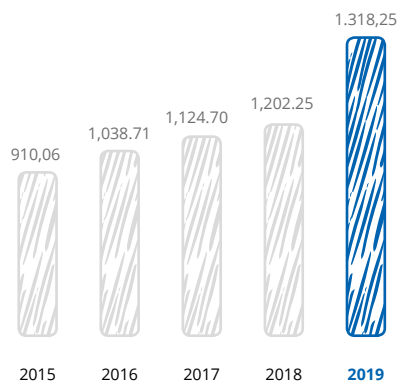




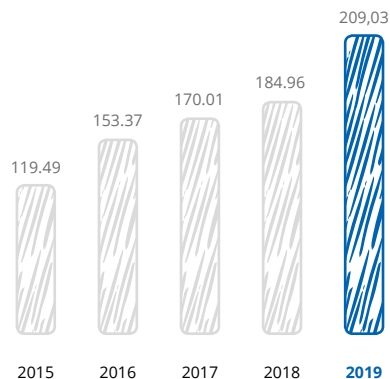
2015-2019 Asset Growth Chart

(in trillion IDR)



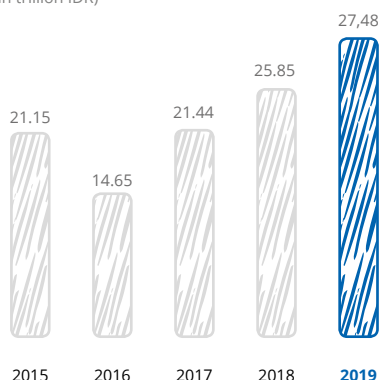
2015-2019 Equity Growth Chart

(in trillion IDR)



2015-2019 Current Year Profit Growth Chart

(in trillion IDR)



OPERATIONAL HIGHLIGHTS

Table of Operational Performance of Corporate Banking Segment

(in million IDR)

Product	2019	2018**)	2017**)	2016*)	2015*)
THIRD-PARTY FUND	146,854,572	127,649,737	127,011,830	178,317,626	154,150,135
• Current account	100,667,400	79,923,964	83,354,774	92,357,811	86,552,341
• Savings	7,451,380	6,533,237	7,003,356	6,051,088	4,800,091
• Deposit	38,735,792	41,192,536	36,653,700	79,908,727	62,797,703
Total Credit	329,763,941	302,625,449	248,745,671	228,664,566	196,591,585
Total Fee Based Income	2,258,288	2,517,336	2,277,649	2,166,235	1,630,213

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 Commercial Banking Segment

(in million IDR)

Product	2019	2018	2017 ^{*)}	2016 ^{*)}	2015 ^{*)}
Third-Party Fund	75,664,398	59,775,005	68,145,567	66,353,326	63,629,940
• Current account	41,898,718	33,262,301	37,174,479	40,435,471	38,120,057
• Savings	10,698,060	9,324,378	11,731,448	8,143,489	8,560,670
• Deposit	23,067,620	17,188,326	19,239,640	17,774,366	16,949,213
Total Credit	151,424,144	142,581,578	155,820,017	165,157,169	160,621,315
Total Fee Based Income	804,199	1,020,997	1,129,285	1,774,650	1,164,406

Note: Business segmentation is adjusted to the organizational structure in the reporting year
^{*)} Commercial Segments

Table of Operational Performance of Institutional Relationship Segment

(in million IDR)

Product	2019	2018	2017 ^{**)}	2016 ^{*)}	2015 ^{*)}
Third-Party Fund	71,774,618	64,155,368	50,676,336	-	-
• Current account	25,459,231	20,358,667	20,964,557	-	-
• Savings	1,072,276	965,360	1,174,738	-	-
• Deposit	45,243,111	42,831,341	28,537,041	-	-
Total Credit	27,027,984	21,864,053	13,862,546	-	-
Total Fee Based Income	390,289	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	2019	2018	2017 ^{**)}	2016 ^{**)}	2015 ^{*)}
Third-Party Fund	507,383,373	480,511,134	476,371,887	435,276,455	390,013,050
• Current account	60,358,283	55,389,473	51,006,025	45,497,602	39,541,346
• Savings	296,554,444	283,926,092	283,736,956	259,483,049	232,910,746
• Deposit	150,470,646	141,195,569	141,628,906	130,295,804	117,560,958
Total Credit	275,953,020	246,570,936	223,098,142	196,193,756	175,210,948
Total Fee Based Income	10,181,349	9,160,485	8,311,567	8,572,218	8,358,521

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

Table of Operational Performance of Treasury Segment and International Banking

(in million IDR)

Product	2019	2018	2017 ^{*)}	2016 ^{*)}	2015 ^{*)}
Third-Party Fund	13,428,580	7,395,290	7,571,909	8,002,438	5,367,804
• Current account	8,013,579	2,477,319	2,748,140	2,268,645	2,191,203
• Savings	77,073	39,079	22,325	94,889	53,203
• Deposit	5,337,928	4,878,892	4,801,444	5,638,904	3,123,398
Total Credit	6,820,070	3,998,638	1,173,623	1,064,421	1,425,147
Total Fee Based Income	4,344,102	4,275,471	3,728,182	3,873,837	3,678,886

Note: Business segmentation is adjusted to the organizational structure in the reporting year
^{*)} Still becomes part of the Treasury and Markets Segment