

Statements of Financial Position

As of December 31, 2020 and 2019 (In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		31 December 2020 (Audited)	31 December 2019 (Audited)	31 December 2020 (Audited)	31 December 2019 (Audited)
ASSETS					
1.	Cash	22,303,645	25,356,393	24,682,671	28,094,267
2.	Placements with Bank Indonesia	99,565,631	53,981,144	114,665,364	67,339,481
3.	Placements with other banks	30,994,895	25,901,121	38,835,001	29,331,374
4.	Spot and derivative receivables	2,587,913	1,611,655	2,589,136	1,631,730
5.	Securities**	172,893,039	140,807,453	237,480,329	195,633,111
6.	Securities sold under repurchase agreements (Repo)	1,560,830	4,001,825	1,687,310	4,001,825
7.	Securities purchased under resale agreements (Reverse Repo)	54,043,600	248,143	55,094,456	1,955,363
8.	Acceptances receivables	10,020,264	10,055,712	10,156,509	10,279,839
9.	Loans	763,603,416	792,351,117	870,145,465	885,835,237
10.	Consumer financing receivables	-	-	19,078,408	18,565,706
11.	Sharia financing	-	-	-	618,929
12.	Investment in share	8,867,261	8,461,924	2,604,636	618,929
13.	Others financial assets	35,990,680	36,198,553	36,517,872	36,618,923
14.	Allowance for impairment on financial assets -/-	-	-	-	-
a.	Securities	(66,439)	(17,147)	(87,539)	(50,200)
b.	Loans	(58,491,446)	(27,812,363)	(62,758,566)	(30,350,993)
c.	Others	(1,900,375)	(1,732,681)	(1,995,530)	(1,618,520)
15.	Intangible assets	7,236,409	6,133,484	9,157,842	7,114,887
16.	Accumulated amortisation for intangible assets -/-	(4,085,191)	(3,452,881)	(4,637,223)	(3,793,603)
17.	Premises and equipment****	56,719,441	53,534,442	62,006,223	57,657,529
18.	Accumulated depreciation for premises and equipment -/-	(12,454,995)	(10,825,270)	(15,278,070)	(13,045,530)
19.	Non earning assets	-	-	-	-
a.	Abandoned projects	101,533	86,971	101,766	87,204
b.	Repossessed assets - net	238,820	238,820	245,652	244,502
c.	Suspense account	1,239,785	688,954	1,239,785	688,954
d.	Inter office assets	3,750	182,665	3,750	182,665
e.	Lease Financing	-	-	3,581,422	3,055,071
20.	Other assets	18,345,975	12,681,861	24,572,615	18,168,834
TOTAL ASSETS		1,209,045,441	1,128,683,875	1,429,334,484	1,318,246,335
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits**	283,986,067	236,397,211	305,364,218	250,414,087
2.	Savings deposits**	338,698,937	315,853,233	390,694,642	359,161,498
3.	Time deposits**	286,271,302	262,855,097	351,259,370	323,548,963
4.	Electronic money	1,399,915	1,308,223	1,399,915	1,308,223
5.	Fund from Bank Indonesia	-	-	-	-
6.	Fund from other banks**	6,441,463	12,530,752	7,215,782	13,843,770
7.	Spot and derivative liabilities	1,510,384	1,029,369	1,571,625	1,199,358
8.	Securities sold under repurchase agreements (Repo)	1,246,840	3,699,819	1,330,068	3,782,255
9.	Acceptances liabilities	10,020,264	10,055,712	10,156,509	10,279,839
10.	Securities issued	31,885,353	24,273,662	38,945,729	32,679,024
11.	Fund borrowings	40,894,037	42,739,154	52,962,312	54,293,730
12.	Margin deposits received	722,071	873,159	722,071	873,159
13.	Inter office liabilities	-	-	-	-
14.	Liability to Unit Link Holders	-	-	27,850,336	24,037,658
15.	Other liabilities	30,262,598	22,143,139	33,790,446	33,790,446
16.	Minority interest	-	-	4,433,672	-
TOTAL LIABILITIES		1,033,339,231	934,222,530	1,240,191,532	1,113,645,482
EQUITY					
17.	Share capital	-	-	-	-
a.	Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000
b.	Unpaid-in capital-/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
c.	Treasury stock -/-	(8,850)	(8,850)	(8,850)	(8,850)
18.	Additional Paid-in Capital	-	-	-	-
a.	Agio	17,334,263	17,476,308	17,174,147	17,316,192
b.	Disagio -/-	-	-	-	-
c.	Funds for paid-up capital	-	-	-	-
d.	Others	-	-	-	-
19.	Other comprehensive income	-	-	-	-
a.	Gain	36,379,113	32,205,626	37,067,009	32,867,957
b.	Losses -/-	(1,332,531)	(448,995)	(1,412,072)	(560,023)
20.	Reserve	2,333,333	2,333,333	2,333,333	2,333,333
a.	Appropriated reserve	-	-	-	-
21.	Retained Earning	-	-	-	-
a.	Previous years *)	111,668,182	117,035,185	121,692,745	124,751,353
b.	Current year	14,555,319	25,449,980	17,119,253	27,482,133
c.	Paid Dividend -/-	(16,489,280)	(11,256,759)	(16,489,280)	(11,256,759)
TOTAL EQUITY ATTRIBUTABLE TO OWNER		175,706,210	194,461,345	189,142,952	204,600,853
TOTAL EQUITY		175,706,210	194,461,345	189,142,952	204,600,853
TOTAL LIABILITIES AND EQUITY		1,209,045,441	1,128,683,875	1,429,334,484	1,318,246,335

*) Accumulated losses of Rp162,874,901 million had been eliminated against additional paid-in capital/agio through quasi-reorganisation on April 30, 2003.
 **) Consolidated balance includes temporary syariah funds from a Subsidiary.
 ***) Including Securities owned by Subsidiary which classified "at Risk" in accordance with SFAS 110 "Accounting for Sukuk" which is effective since January 1, 2012.
 ****) Including leased assets

Statements of Commitments and Contingencies

As of December 31, 2020 and 2019 (In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		31 December 2020 (Audited)	31 December 2019 (Audited)	31 December 2020 (Audited)	31 December 2019 (Audited)
I. COMMITMENT RECEIVABLES					
1.	Unsecured fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative/forward	149,040,892	131,845,995	150,239,517	135,077,561
3.	Others	-	-	-	-
II. COMMITMENT PAYABLES					
1.	Unsecured financing facilities granted to customer	-	-	-	-
a.	Committed	42,560,531	39,245,802	42,324,390	39,160,802
b.	Uncommitted	126,524,216	146,364,441	127,258,660	145,600,631
2.	Outstanding irrevocable letters of credit	15,418,049	17,534,346	15,445,271	17,565,333
3.	Outstanding sales position on spot and derivative/forward	149,713,001	133,102,796	150,944,882	136,334,362
4.	Others	-	-	-	-
III. CONTINGENT RECEIVABLES					
1.	Guarantees received	30,126,690	21,497,002	30,126,690	21,693,786
2.	Others	32,729	32,729	32,729	32,729
IV. CONTINGENT PAYABLES					
1.	Guarantees issued	107,180,201	108,666,902	108,742,660	110,261,484
2.	Others	1,484,051	1,206,502	1,484,051	1,206,502

Calculation of Financial Ratios

For the Period Ended December 31, 2020 and 2019 (In %)

NO	RATIOS	31 December 2020 (Audited)		31 December 2019 (Audited)	
		2020	2019	2020	2019
PERFORMANCE RATIOS					
1.	Capital Adequacy Ratio (CAR)	-	19.90%	-	21.39%
2.	Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	-	1.91%	-	1.68%
3.	Non performing earning assets to total earning assets	-	2.36%	-	2.15%
4.	Allowance for impairment on financial assets to earning assets	-	5.36%	-	2.88%
5.	Gross NPL	-	3.29%	-	2.39%
6.	Net NPL	-	0.84%	-	0.64%
7.	Return on Asset (ROA)	-	1.64%	-	3.03%
8.	Return on Equity (ROE)	-	9.36%	-	15.08%
9.	Net Interest Margin (NIM)	-	4.48%	-	5.46%
10.	Operating Expenses to Operating Income	-	80.03%	-	67.44%
11.	Cost to Income Ratio (CIR)	-	44.89%	-	42.25%
12.	Loan to Deposit Ratio (LDR)	-	82.95%	-	96.37%

1.	COMPLIANCE	31 December 2020 (Audited)		31 December 2019 (Audited)	
		2020	2019	2020	2019
a.	Percentage violation of Legal Lending Limit	-	-	-	-
i.	Related parties	0.00%	0.00%	0.00%	0.00%
ii.	Third parties	0.00%	0.00%	0.00%	0.00%
b.	Percentage of excess of the Legal Lending Limit	0.00%	0.00%	0.00%	0.00%
i.	Related parties	0.00%	0.00%	0.00%	0.00%
ii.	Third parties	0.00%	0.00%	0.00%	0.00%
2.	Reserve requirement	-	-	-	-
a.	Primary reserve requirement - Rupiah	3.50%	3.21%	3.50%	3.21%
i.	Daily	0.00%	0.00%	0.00%	0.00%
ii.	Average	2.50%	2.30%	2.50%	2.30%
b.	Reserve requirement Foreign currencies	4.10%	8.10%	4.10%	8.10%
i.	Daily	2.00%	6.00%	2.00%	6.00%
ii.	Average	2.10%	6.10%	2.10%	6.10%
3.	Net Open Position - Overall	0.91%	1.09%	0.91%	1.09%

Statements of Income and Other Comprehensive

For the Period Ended December 31, 2020 and 2019 (In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		31 December 2020 (Audited)	31 December 2019 (Audited)	31 December 2020 (Audited)	31 December 2019 (Audited)
OPERATING INCOME AND EXPENSES					
A.	Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income and Claim Expenses	71,880,004	76,272,259	87,321,117	91,525,090
1.	Interest and Sharia Income	25,069,952	25,950,700	30,812,988	32,084,962
2.	Interest and Sharia Expenses	46,810,052	50,321,559	56,508,129	59,440,188
3.	Net Interest Income and Sharia Income (expenses)	-	-	12,890,360	11,113,650
4.	Premium Income	-	-	11,376,645	9,306,147
5.	Net Premium Income (claim expenses), and Net Premium Income (claim expenses)	46,810,052	50,321,559	58,021,844	61,247,691
B.	Other Operating Income and Expenses	2,398,677	2,814,595	2,896,245	3,222,850
1.	Gain (loss) from increase (decrease) in fair value of financial assets	-	-	-	-
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (loss) from sale of financial assets	1,678,709	1,314,860	1,731,934	1,375,191
4.	Gain (loss) from spot and derivative transaction/forward (realised)	1,667,207	(53,958)	1,743,004	45,631
5.	Gain (loss) from investment in shares under equity method	-	-	-	-
6.	Gain (loss) from foreign currencies translation	-	-	-	-
7.	Dividend income	718,115	423,234	1,322,840	1,468,942
8.	Commissions/provisions/fees and administrative	11,203,060	12,332,019	13,225,840	14,468,942
9.	Other income	4,452,317	5,907,116	9,149,202	8,739,828
10.	Impairment for financial assets	19,209,062	9,821,603	22,582,255	11,977,470
11.	Losses related to operational risk	199,875	51,107	199,875	51,107
12.	Salaries and employee benefits	13,159,999	12,889,624	17,764,944	17,207,940
13.	Promotion expenses	1,107,803	919,195	1,302,176	1,135,295
14.	Other expenses	16,478,027	17,003,810	21,742,516	21,917,707
Other Operating Income (Expenses)		(28,035,581)	(17,948,383)	(34,845,541)	(24,796,177)
PROFIT (LOSS) FROM OPERATIONS		18,774,471	32,373,176	33,176,303	36,451,514
NON OPERATING INCOME AND EXPENSES					
1.	Gain (loss) from sale of premises and equipment	2,705	116	9,507	12,529
2.	Other non operating income (expenses)	218,288	57,478	112,231	(22,603)
PROFIT (LOSS) FROM NON OPERATING		220,993	57,594	121,738	(10,074)
PROFIT (LOSS) CURRENT PERIOD BEFORE TAX		18,995,464	32,430,770	33,298,041	36,441,440
Income tax expenses		-	-	-	-
a.	Estimated current tax	(4,110,240)	(6,518,744)	(5,210,969)	(7,635,134)
b.	Deferred tax income (expenses)	(27,905)	(462,046)	(441,448)	(350,714)
PROFIT (LOSS) CURRENT PERIOD		14,155,319	25,449,980	17,645,624	28,455,592
<					