

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)
AS OF SEPTEMBER 30, 2020 AND DECEMBER 31, 2019
(In Million Rupiah)

NO.	ACCOUNT	SEPTEMBER 2020	DECEMBER 2019
<u>ASSETS</u>			
1.	Cash	47,828	54,002
2.	Placement to Bank Indonesia	1,855,783	1,240,858
3.	Interbank placement	19,333	31,574
4.	Spot and derivatives / forward receivables	-	-
5.	Securities	122,195	246,244
6.	Securities sold under repurchase agreement (repo)	-	-
7.	Claims on securities bought under reverse repo	467,503	-
8.	Acceptance claims	11,423	12,548
9.	Loans	4,664,302	5,165,686
10.	Sharia financing	-	-
11.	Equity investment	10	10
12.	Other financial assets	41,538	-
13.	Impairment on financial assets -/-	61,432	45,578
	a. Securities	-	-
	b. Loans and sharia financing	61,416	45,578
	c. Others	16	-
14.	Intangible assets	24,539	20,819
	Accumulated amortization on intangible assets -/-	18,356	16,244
15.	Fixed assets and equipment	863,471	862,261
	Accumulated depreciation on fixed assets and equipment -/-	76,841	71,506
16.	Non Productive Asset	38,813	38,813
	a. Abandoned property	2,034	2,034
	b. Foreclosed assets	36,779	36,779
	c. Suspense accounts	-	-
	d. Interbranch assets	-	-
17.	Other assets	43,147	68,167
TOTAL ASSETS		8,043,256	7,607,654
<u>LIABILITIES AND EQUITIES</u>			
<u>LIABILITIES</u>			
1.	Current account	454,343	549,832
2.	Saving account	480,119	459,429
3.	Time deposit	5,458,663	4,923,077
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Interbank liabilities	1,054	2,860
7.	Spot and derivative / forward liabilities	-	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance liabilities	11,423	12,548
10.	Issued securities	-	-
11.	Loans / financing received	-	-
12.	Margin deposit	730	2,826
13.	Interbranch liabilities	-	-
14.	Other liabilities	138,693	133,426
15.	Minority Interest	-	-
TOTAL LIABILITIES		6,545,025	6,083,998
<u>EQUITIES</u>			
16.	Paid in capital	231,000	231,000
	a. Capital	800,000	800,000
	b. Unpaid capital -/-	569,000	569,000
	c. Treasury stock -/-	-	-
17.	Additional paid in capital	10,990	10,990
	a. Agio	10,990	10,990
	b. Disagio -/-	-	-
	c. Fund for paid up capital	-	-
	d. Others	-	-
18.	Other comprehensive gain (loss)	647,734	647,734
	a. Gains	655,165	655,165
	b. Losses -/-	7,431	7,431
19.	Reserves	37,500	35,000
	a. General reserves	37,500	35,000
	b. Appropriated reserves	-	-
20.	Gain/loss	571,007	598,932
	a. Previous years	553,840	573,174
	b. Current year	30,450	51,168
	c. Dividends paid -/-	13,283	25,410
TOTAL EQUITIES		1,498,231	1,523,656
TOTAL LIABILITIES AND EQUITIES		8,043,256	7,607,654

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
FOR PERIOD ENDED SEPTEMBER 30, 2020 AND 2019
(In Million Rupiah)

NO.	ACCOUNT	SEPTEMBER 2020	SEPTEMBER 2019
OPERATIONAL INCOME AND EXPENSES			
A. Interest Income and Expenses			
1.	Interest Income	483,065	491,038
2.	Interest Expenses	264,161	260,077
	Net Interest Income (Expenses)	218,904	230,961
B. Operational Income and Expenses Other than Interest			
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	-	-
4.	Gain (loss) from spot and derivative / forward transactions (realized)	-	-
5.	Gain (loss) from investment using the equity method	-	-
6.	Gain (loss) from translation of foreign currency transactions	302	154
7.	Dividend income	7	-
8.	Commission / provision / fee and administration	8,381	11,612
9.	Others income	10,774	5,373
10.	Impairment losses on financial assets	156	9,185
11.	Losses on operational risk	6	322
12.	Personnel expenses	115,585	111,051
13.	Promotion expenses	257	353
14.	Other expenses	84,137	77,418
	Other Operating Income (Expenses)	(180,677)	(181,190)
	OPERATIONAL PROFIT (LOSS)	38,227	49,771
NON OPERATIONAL INCOME (EXPENSES)			
1.	Gain (loss) on sale of fixed assets and equipment	695	294
2.	Other non operational income (expenses)	116	(412)
	NON OPERATIONAL PROFIT (LOSS)	811	(118)
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX		39,038	49,653
	Income taxes	8,588	12,413
a.	Estimated current period tax -/-	8,588	12,413
b.	Deferred tax income (expenses)	-	-
NET PROFIT (LOSS) AFTER TAX		30,450	37,240
OTHER COMPREHENSIVE INCOME			
1.	Items that will not be reclassified to profit and Loss	-	-
a.	Reserves of fixed asset revaluation	-	-
b.	Gain (loss) on defined benefit actuarial program	-	-
c.	Others	-	-
2.	Items that will be reclassified to profit and Loss	-	-
a.	Gain (loss) arising from adjustments resulting from translation of financial statements in foreign currency	-	-
b.	Gain (loss) from changes in fair value of financial assets of debt instruments at fair value through other comprehensive income	-	-
c.	Others	-	-
OTHER COMPREHENSIVE PROFIT FOR THE YEAR AFTER TAX		-	-
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		30,450	37,240
Profit (Loss) attributable to :			
	- Owner	30,450	37,240
	- Minority Interest	-	-
CURRENT PERIOD TOTAL PROFIT		30,450	37,240
Total comprehensive profit attributable to :			
	- Owner	30,450	37,240
	- Minority Interest	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT		30,450	37,240
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE			
DIVIDEND			
		13,283	25,410
NET EARNINGS (LOSS) PER SHARE		13.18	16.12

**STATEMENT OF COMMITMENTS AND CONTINGENCIES
AS OF SEPTEMBER 30, 2020 AND DECEMBER 31, 2019
(In Million Rupiah)**

NO.	ACCOUNT	SEPTEMBER 2020	DECEMBER 2019
I. COMMITTED RECEIVABLES		-	-
1.	Unused loan / financing facilities	-	-
2.	Foreign currency positions to be received from spot and derivative / forward purchase transa	-	-
3.	Others	-	-
II. COMMITED LIABILITIES		1,978,036	1,800,557
1.	Undisbursed loan / financing facilities to debtors	1,968,931	1,788,408
	a. Committed	1,968,931	1,788,408
	b. Uncommitted	-	-
2.	Outstanding irrevocable L/C	9,105	12,149
3.	Foreign currency positions to be submitted for spot and derivative / forward transactions	-	-
4.	Others	-	-
III. CONTINGENT RECEIVABLES		-	-
1.	Received guarantees	-	-
2.	Others	-	-
IV. CONTINGENT LIABILITIES		205,643	261,581
1.	Issued guarantees	144,860	138,262
2.	Others	60,783	123,319

FINANCIAL RATIO STATEMENTS
FOR PERIOD ENDED SEPTEMBER 30, 2020 AND 2019
(In %)

RATIO		SEPTEMBER 2020	SEPTEMBER 2019
Performance Ratio			
1.	Minimum Capital Adequacy Requirement (CAR)	24.90%	24.51%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.71%	1.47%
3.	Non performing earning assets to total earning assets	1.67%	1.26%
4.	Allowance for impairment losses (CKPN) of financial assets against productive assets	0.86%	0.81%
5.	NPL Gross	2.55%	1.60%
6.	NPL Net	1.54%	0.68%
7.	Return on Asset (ROA)	0.67%	0.90%
8.	Return on Equity (ROE)	2.79%	3.42%
9.	Net Interest Margin (NIM)	4.23%	3.73%
10.	Operating Expenses to Operating Income (BOPO)	92.39%	90.23%
11.	Cost to Income Ratio (CIR)	86.99%	76.24%
12.	Loan to Deposit Ratio (LDR)	72.96%	89.65%
13.	Liquidity Coverage Ratio (LCR)		
	a. LCR individual	-	-
	b. LCR consolidation	-	-
14.	Leverage Ratio		
	a. Leverage Ratio value individually	17.03%	19.27%
	b. Leverage Ratio value consolidation	-	-
Compliance			
1.	a. Percentage Violation of Legal Lending Limit		
	i. Related parties	-	-
	ii. Non related parties	-	-
	b. Percentage Lending in Excess of The Legal Lending Limit		
	i. Related parties	-	-
	ii. Non related parties	-	-
2.	GWM		
	a. Main GWM in rupiah		
	- Daily	0.63%	3.10%
	- Average	3.00%	3.00%
	b. GWM in Foreign Exchange (daily)	10.47%	12.09%
3.	Overall Net Open Position (NOP)	0.37%	1.91%

STATEMENT OF CASH FLOW
FOR PERIOD ENDED SEPTEMBER 30, 2020 AND 2019
(In Million Rupiah)

Pos-pos	SEPTEMBER 2020	SEPTEMBER 2019
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	476,373	495,495
Interest, Commissions and fees paid	(264,540)	(269,269)
Other operating revenues received	6,903	15,908
Personnel expenses paid	(94,622)	(92,814)
General and administrative expenses paid	(77,501)	(62,891)
Non-operating income (expense) received (paid)	116	(412)
Payments of corporate income tax	(14,399)	(17,933)
Operating Cash Flows Before Changes in Operating Activities	32,330	68,084
Decrease (increase) in operating assets:		
Loans	483,120	(163,136)
Other assets	(12,510)	(12,224)
Increase (decrease) in operating liabilities:		
Deposits	460,788	(161,963)
Deposits from other banks	(1,806)	439
Other liabilities	(10,145)	(9,359)
Net Cash Provided by Operating Activities	951,777	(278,159)
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in held-to-maturity securities	(122,195)	(241,690)
Maturity of in held-to-maturity securities	251,579	300,000
0		
Cl.	(467,503)	-
Proceeds from sale of premises and equipment	828	375
Acquisitions of premises and equipment and intangible assets	(7,303)	(5,478)
Net Cash Used in investing Activities	(344,594)	53,207
CASH FLOWS FROM FINANCING ACTIVITY		
Cash dividends paid	(13,283)	(25,410)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	593,900	(250,362)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,326,434	1,281,130
Effect of foreign exchange rate changes	2,609	(661)
CASH AND CASH EQUIVALENTS AT END OF PERIOD	1,922,943	1,030,107
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	47,828	46,244
Demand deposits with Bank Indonesia	239,642	354,152
Demand deposits with other banks	19,333	37,211
Placement with Bank Indonesia	1,616,140	592,500
Total Cash and Cash Equivalents	1,922,943	1,030,107

**MINIMUM CAPITAL REQUIREMENTS (KPMM)
FOR PERIOD ENDED SEPTEMBER 30, 2020 AND 2019
(In Million Rupiah)**

CAPITAL COMPONENTS			SEPTEMBER 2020	SEPTEMBER 2019
I	Core Capital (Tier 1)		1,463,186	1,467,117
	1 CET 1		1,463,186	1,467,117
	1.1 Pain-in Capital (After the deduction of treasury stock)		231,000	231,000
	1.2 Disclosed Reserves		1,243,535	1,245,035
	1.2.1 Addition Factor		1,274,662	1,280,146
	1.2.1.1 Other comprehensive income			
	1.2.1.1.1 Difference in financial statement translation		-	
	1.2.1.1.2 The potential gain from an increase in fair value of financial assets measured at fair value through other comprehensive income		-	
	1.2.1.1.3 Fixed asset revaluation surplus balance		731,858	725,845
	1.2.1.2 Other disclosed reserves			
	1.2.1.2.1 Agio		10,990	10,990
	1.2.1.2.2 General Reserves		37,500	35,000
	1.2.1.2.3 Previous year's profit		463,864	471,071
	1.2.1.2.4 Current year's profit		30,450	37,240
	1.2.1.2.5 Fund for paid-in-capital		-	
	1.2.1.2.6 Others		-	
	1.2.2 Deduction Factor		(31,127)	(35,111)
	1.2.2.1 Other comprehensive income			
	1.2.2.1.1 Difference in lack of financial statement translation		-	
	1.2.2.1.2 Potential loss from impairment of fair value of financial assets measured at fair value through other comprehensive income		-	
	1.2.2.2 Other disclosed reserves			
	1.2.2.2.1 Disagio		-	
	1.2.2.2.2 Previous year's losses		-	
	1.2.2.2.3 Current year's losses		-	
	1.2.2.2.4 The difference is less between Allowance for Asset Quality Assessment (PPKA) and Allowance for Impairment Losses (CKPN) on productive assets		(19,540)	(26,750)
	1.2.2.2.5 The difference in the amount less than the fair value adjustment of financial instruments in the Trading Book		-	
	1.2.2.2.6 PPKA non-productive		(11,587)	(8,361)
	1.2.2.2.7 Others		-	
	1.3 Non-Controlling Interests that can be taken into account		-	
	1.4 Deduction Factors for Main Core Capital		(11,349)	(8,918)
	1.4.1 Deferred tax		(11,349)	(8,918)
	1.4.2 Goodwill		-	
	1.4.3 Intangible assets		-	
	1.4.4 Investment that is calculated as a deduction factor		-	
	1.4.5 Lack of capital in the insurance subsidiary		-	
	1.4.6 Securitization exposure		-	
	1.4.7 Another major deduction factor for core capital			
	1.4.7.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks			
	1.4.7.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant			
	1.4.7.3 Exposures that give rise to Credit Risk due to settlement risk - Non Delivery Versus Payment			
	1.4.7.4 Exposures in Subsidiary Companies that carry out business activities based on sharia principles (if any)			
	2 Additional Tier 1 (AT 1) Capital		-	-
	2.1 Instruments that meet the requirements of AT 1			
	2.2 Agio/Disagio			
	2.3 Deduction Factors for Additional Core Capital			
	2.3.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks			
	2.3.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant			
	II Supplementary Capital (Tier 2)		47,524	45,813
	1 Capital instruments in the form of shares or others that meet Tier 2 requirements			
	2 Agio/Disagio			
	3 PPKA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA)		47,524	45,813
	4 Deduction Factors for Tier 2			
	4.1 Sinking Fund			
	4.2 Placement of funds in Tier 2 instruments with other banks			
	4.3 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant			
TOTAL CAPITAL			1,510,710	1,512,930
		Sept 20	Sept 19	
RISK-WEIGHTED ASSETS (RWAs)				
RWAs CONSIDERING CREDIT RISK		5,386,838	5,467,774	CAR RATIO
RWAs CONSIDERING MARKET RISK		-	-	CET 1 Ratio (%)
RWAs CONSIDERING OPERATIONAL RISK		680,694	704,089	Tier 1 Ratio (%)
TOTAL RISK-WEIGHTED ASSETS		6,067,532	6,171,863	Tier 2 Ratio (%)
Min. Capital Requirement based on Risk Profile		9.94%	9.74%	CAR Ratio (%)
				CET 1 For BUFFER (%)
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION				REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK
From CET 1 (%)		9.94%	9.74%	Capital Conservation Buffer (%)
From AT 1 (%)		0.00%	0.00%	Countercyclical Buffer (%)
From Tier 2 (%)		0.00%	0.00%	Capital Surcharge for Systemic Bank (%)
				24.12%
				23.77%
				24.12%
				23.77%
				0.78%
				0.74%
				24.90%
				24.51%
				14.18%
				14.03%
				0.00%
				0.00%
				0.00%

STATEMENT OF EARNING ASSETS QUALITY AND OTHER INFORMATION
 FOR PERIOD ENDED SEPTEMBER 30, 2020 AND 2019
 (In Million Rupiah)

NO.	ACCOUNT	SEPTEMBER 2020					SEPTEMBER 2019						
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2.	Foreclosed assets						36,779						37,479

STATEMENT OF ALLOWANCE FOR LOSSES
FOR PERIOD ENDED SEPTEMBER 30, 2020 AND 2019
(In Million Rupiah)

NO.	ACCOUNT	SEPTEMBER 2020					SEPTEMBER 2019				
		Allowance For Impairment			Allowance required to be provided		Allowance For Impairment			Allowance required to be provided	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Interbank placement	16	-	-	193	-	-	-	-	372	-
2.	Spot and derivatives / forward receivables	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	4,675	-	-	-	-	-	-
6.	Acceptance claims	-	-	-	114	-	-	-	-	92	-
7.	Loans	10,385	4,117	46,914	41,195	34,256	-	-	-	44,077	31,398
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other Receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	-	-	-	1,346	-	-	-	-	1,272	-

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION
FOR PERIOD ENDED SEPTEMBER 30, 2020
(In Million Rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Value	Objectives		Derivative Receivables and Liabilities	
			Trading	Hedging	Receivables	Liabilities
A.	Related to Exchange Rate					
1.	<i>Spot</i>					
2.	<i>Forward</i>					
3.	<i>Option</i>					
	a. Purchased					
	b. Written					
4.	<i>Future</i>					
5.	<i>Swap</i>					
6.	Others					
B.	Related to Interest Rate					
1.	<i>Forward</i>					
2.	<i>Option</i>					
	a. Purchased					
	b. Written					
3.	<i>Future</i>					
4.	<i>Swap</i>					
5.	Others					
C.	Others					
	TOTAL					

