

### STATEMENTS OF FINANCIAL POSITION

AS AT 30 SEPTEMBER 2020 AND 31 DECEMBER 2019  
(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2020	31 Dec 2019	30 Sep 2020	31 Dec 2019
<b>ASSETS</b>					
1. Cash	1,800,536	2,779,881	1,922,576	2,950,563	
2. Placements with Bank Indonesia	4,708,449	8,796,536	4,708,449	8,796,536	
3. Placements with other banks	1,383,559	3,699,572	3,930,369	4,946,288	
4. Spot and derivative / forward receivables	158,011	159,123	255,957	255,957	
5. Marketable securities	28,069,694	23,743,857	27,886,956	23,660,007	
6. Securities sold under repurchase agreements (repo)	-	-	-	-	
7. Securities purchased under resale agreements (reverse repo)	13,726,448	13,726,448	13,726,448	13,726,448	
8. Acceptance receivables	939,989	862,696	939,989	862,696	
9. Loans	105,225,228	100,943,582	104,850,228	105,443,582	
10. Sharia financing	5,849,142	4,527,756	5,849,142	4,527,756	
11. Consumer financing receivables	-	-	25,283,005	31,188,540	
12. Allowance for impairment losses on consumer financing receivables	-	-	(1,671,548)	(1,554,136)	
13. Investments	9,425,127	9,824,834	1,007,836	1,024,450	
14. Other financial assets	1,534,058	952,690	1,534,058	952,690	
15. Allowance for impairment losses on financial assets -					
a. Marketable securities	(12,585)	(12,585)	(12,585)	(12,585)	
b. Loans and Sharia financing	(4,411,052)	(3,105,836)	(4,411,052)	(3,105,836)	
c. Others	(7,703)	(14,727)	(21,551)	(24,807)	
16. Intangible assets	1,688,045	1,632,539	4,071,787	3,938,408	
17. Accumulated amortisation on intangible assets -	(1,370,435)	(1,259,271)	(2,479,187)	(2,326,112)	
18. Fixed assets and equipment**	4,123,528	3,940,340	5,525,306	4,771,110	
19. Accumulated depreciation of fixed assets and equipment -	(2,533,323)	(2,411,037)	(3,338,065)	(2,985,116)	
20. Non-earning asset	-	-	41,692	41,692	
21. Allowance for impairment losses on earning asset (-)	-	-	(152,448)	(125,718)	
22. Fixed assets and equipment	-	-	5,900	6,018	
23. Non-earning asset	-	-	24,673	24,673	
24. Other assets	-	-	46,565	53,443	
<b>TOTAL ASSETS</b>	<b>175,817,715</b>	<b>169,869,844</b>	<b>186,530,793</b>	<b>193,933,970</b>	

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2020	31 Dec 2019	30 Sep 2020	31 Dec 2019
<b>LIABILITIES AND EQUITY</b>					
1. Current accounts	23,493,615	17,913,925	19,899,709	15,836,940	
2. Savings	39,766,714	38,258,254	39,766,714	38,258,254	
3. Time deposits	57,225,768	55,696,716	57,225,768	55,696,716	
4. Money	-	-	-	-	
5. Loans from Bank Indonesia	-	-	-	-	
6. Borrowings from other banks	2,184,987	4,482,622	2,184,987	4,482,622	
7. Spot and derivative / forward liabilities	130,490	71,443	313,105	581,662	
8. Securities sold under repurchase agreements (repo)	80,610	-	80,610	-	
9. Acceptance payables	939,989	862,696	939,989	862,696	
10. Marketable securities issued	848,782	2,492,482	9,638,524	13,446,342	
11. Borrowings	25,000	25,000	11,257,369	10,376,050	
12. Security liabilities	9,634	10,375	9,634	10,375	
13. Interbranch payables	-	-	-	-	
14. Other liabilities	7,581,548	5,229,227	11,337,173	8,565,516	
15. Financial interest	-	-	448,913	470,861	
<b>TOTAL LIABILITIES</b>	<b>132,287,137</b>	<b>125,043,778</b>	<b>153,101,215</b>	<b>148,598,894</b>	
<b>EQUITY</b>					
16. Issued and fully paid capital	12,333,044	12,333,044	12,333,044	12,333,044	
a. Authorized capital	12,333,044	12,333,044	12,333,044	12,333,044	
b. Unpaid capital -	(6,337,467)	(6,337,467)	(6,337,467)	(6,337,467)	
17. Additional paid-up capital	-	-	-	-	
a. Ago	7,985,971	7,985,971	7,985,971	7,985,971	
b. Disagio -	-	-	-	-	
c. Capital paid in advance	-	-	-	-	
d. Others	-	-	-	-	
18. Gain (loss) from other comprehensive income	211,123	(87,922)	211,123	(87,922)	
19. Reserves	470,207	429,473	470,207	429,473	
a. General reserves	-	-	-	-	
b. Specific reserves	-	-	-	-	
20. Retained earnings	29,224,036	27,913,326	29,224,036	27,913,326	
a. Prior years	4,073,453	4,073,453	4,073,453	4,073,453	
b. Current year	(833,000)	(1,372,121)	(833,000)	(1,372,121)	
<b>TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY</b>	<b>43,530,578</b>	<b>44,937,166</b>	<b>43,530,578</b>	<b>44,937,166</b>	
<b>TOTAL EQUITY</b>	<b>43,530,578</b>	<b>44,937,166</b>	<b>43,530,578</b>	<b>44,937,166</b>	
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>175,817,715</b>	<b>169,869,844</b>	<b>186,530,793</b>	<b>193,933,970</b>	

\*\* Reclassified  
\*\* Including with right-of-use assets

### STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2020 AND 2019  
(in million Rupiah, except earning per share)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2020	30 Sep 2019	30 Sep 2020	30 Sep 2019
<b>A. INCOME AND EXPENSES FROM OPERATIONS</b>					
1. Interest income	9,294,011	9,518,756	15,766,151	16,111,127	
2. Interest expense	(3,416,051)	(3,942,192)	(4,725,437)	(5,370,388)	
3. Net interest income	5,877,960	5,576,564	11,040,714	10,740,739	
<b>B. Operating Income and Expense other than Interest</b>					
1. Gain (loss) from increase (decrease) in fair value of financial assets	(13,808)	91,529	(13,808)	91,529	
2. Gain (loss) from decrease (increase) in fair value of financial liabilities	(210)	(76)	(210)	(76)	
3. Gain (loss) from sale of financial assets	286,563	103,820	286,563	103,820	
4. Gain (loss) from spot and derivative transaction (realised)	418,595	129,284	418,595	129,284	
5. Gain (loss) from investment under equity method	790,062	1,309,009	40,392	-	
6. Gain (loss) from foreign currencies translation	24	372	(96)	(96)	
7. Dividend income	219	2,561	2,179	2,561	
8. Fees/commissions and administrative income	1,401,976	958,595	1,901,590	1,494,010	
9. Other income	344,039	404,899	737,992	959,401	
10. Impairment losses on financial assets -	(2,716,468)	(1,480,381)	(4,112,720)	(2,791,592)	
11. Losses related to operational risk -	1,627	(10,457)	2,990	(12,414)	
12. Salaries and employee benefits -	(2,311,721)	(2,429,851)	(3,848,721)	(3,905,354)	
13. Promotion expenses -	(52,709)	(61,593)	(53,949)	(62,489)	
14. Other expenses -	(1,584,373)	(1,984,373)	(3,984,775)	(3,687,790)	
<b>Operating Income (Expense) other than Interest</b>	<b>(3,837,432)</b>	<b>(2,806,294)</b>	<b>(8,626,329)</b>	<b>(7,585,716)</b>	
<b>OPERATING PROFIT (LOSS)</b>	<b>2,040,528</b>	<b>2,680,360</b>	<b>2,414,384</b>	<b>3,182,023</b>	
<b>NON OPERATING INCOME AND EXPENSES</b>					
1. Gain (loss) from sale of premises and equipment	2,136	(1,170)	2,144	(1,891)	
2. Non operating income (expenses)	(100,211)	(45,592)	(91,692)	(82,360)	
<b>NON OPERATING PROFIT (LOSS)</b>	<b>(98,075)</b>	<b>(44,422)</b>	<b>(89,548)</b>	<b>(83,861)</b>	
<b>PROFIT (LOSS) DURING PERIOD BEFORE TAX</b>	<b>1,942,453</b>	<b>2,635,938</b>	<b>2,324,846</b>	<b>3,182,222</b>	
Income tax	-	-	-	-	
a. Current year income tax expenses -	410,201	470,256	716,095	1,017,561	
b. Deferred tax (expense)/income	(55,658)	(19,296)	(87,490)	(39,704)	
<b>PROFIT (LOSS) FROM CONTINUING OPERATIONS</b>	<b>1,476,694</b>	<b>2,289,980</b>	<b>1,541,261</b>	<b>2,289,425</b>	
<b>PROFIT (LOSS) FROM DISPOSAL GROUP CLASSIFIED AS HELD FOR SALE</b>	<b>311,400</b>	<b>-</b>	<b>463,450</b>	<b>-</b>	
<b>TOTAL NET PROFIT (LOSS) DURING PERIOD</b>	<b>1,476,694</b>	<b>2,289,980</b>	<b>1,541,261</b>	<b>2,289,425</b>	
<b>PROFIT (LOSS) TO NON-CONTROLLING INTEREST</b>	<b>-</b>	<b>-</b>	<b>64,567</b>	<b>147,495</b>	
<b>OTHER COMPREHENSIVE INCOME</b>					
Continuing operations:					
1. Items that will not be reclassified to profit or loss	-	-	-	-	
a. Gain from fixed asset revaluation	-	-	-	-	
b. Gain (loss) from measurement on defined benefit pension program	(83,073)	-	(86,619)	-	
c. Others	-	-	-	-	
2. Items that will be reclassified to profit or loss	-	-	-	-	
a. Gain (loss) from adjustment on translation of financial statements	-	-	-	-	
b. Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income	349,874	170,221	349,874	148,427	
c. Others	(50,344)	(97,442)	(54,680)	(62,390)	
Other Comprehensive Income Net Of Tax From Continuing Operations	299,530	29,706	295,194	(82)	
<b>Disposal group classified as held-for-sale:</b>					
1. Items that will be reclassified to profit or loss	-	-	-	-	
a. Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income	51,888	-	79,448	-	
Other Comprehensive Income Net of Tax From Disposal Group Classified as Held-For-Sale	51,888	-	79,448	-	
<b>TOTAL OTHER COMPREHENSIVE INCOME</b>	<b>351,418</b>	<b>29,706</b>	<b>374,642</b>	<b>(82)</b>	
<b>TOTAL COMPREHENSIVE INCOME DURING PERIOD</b>	<b>1,776,224</b>	<b>2,679,774</b>	<b>1,838,455</b>	<b>2,822,741</b>	
Total Profit (Loss) During Period attributable to:					
Equity holders of the parent entity	1,476,694	2,289,980	1,476,694	2,167,954	
Net income from continuing operations	-	-	-	-	
Net income from disposal group classified as held-for-sale	-	311,400	-	428,426	
Non-controlling interests	-	-	-	-	
Net income from continuing operations	-	-	64,567	112,471	
Net income from disposal group classified as held-for-sale	-	-	-	35,024	
<b>TOTAL PROFIT (LOSS) DURING PERIOD</b>	<b>1,476,694</b>	<b>2,598,380</b>	<b>1,541,261</b>	<b>2,747,875</b>	
Total Comprehensive Income During Period attributable to:					
Equity holders of the parent entity	1,776,224	2,314,686	1,776,224	2,175,867	
Net income from continuing operations	-	-	-	-	
Net income from disposal group classified as held-for-sale	-	363,288	-	502,107	
Non-controlling interests	-	-	60,231	103,978	
Net income from continuing operations	-	-	-	40,791	
Net income from disposal group classified as held-for-sale	-	-	-	63,187	
<b>TOTAL COMPREHENSIVE INCOME DURING PERIOD</b>	<b>1,776,224</b>	<b>2,679,774</b>	<b>1,838,455</b>	<b>2,822,741</b>	
<b>DIVIDEND</b>	<b>(1,833,000)</b>	<b>(1,372,121)</b>	<b>(1,833,000)</b>	<b>(1,372,121)</b>	
<b>BASIC EARNINGS PER SHARE (in rupiah unit)</b>					
Net income from continuing operations	151.09	233.79	151.09	221.82	
Net income from disposal group classified as held-for-sale	-	31.86	-	43.83	

\*\* Reclassified

### ALLOWANCE FOR IMPAIRMENT LOSSES

AS AT 30 SEPTEMBER 2020 AND 2019  
(in million Rupiah)

No.	ACCOUNTS	30 Sep 2020						30 Sep 2019								
		Impairment Loss Allowance		Minimum Required Regulatory		Impairment Loss Allowance		Minimum Required Regulatory		Impairment Loss Allowance		Minimum Required Regulatory				
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1. Placements at other banks	3,287	-	-	13,836	-	-	26,816	-	-	-	-	-	-	-	-	-
2. Spot and derivative receivables	-	-	-	1,586	-	-	936	-	-	-	-	-	-	-	-	-
3. Marketable securities	-	-	-	33	-	-	60,888	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	-	-	-	3,065	23	-	8,972	61	-	-	-	-	-	-	-	-
7. Loans and Sharia financing	1,747,787	409,658	2,226,629	966,870	2,478,736	-	942,426	2,632,692	-	-	-	-	-	-	-	-
8. Investments	-	-	-	94,251	1	-	103,837	1	-	-	-	-	-	-	-	-
9. Other receivable	-	-	-	1,329	-	-	565	-	-	-	-	-	-	-	-	-
10. Commitment and Contingency	-	-	-	101,244	2,536	-	59,199	14,118	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>5,099,577</b>	<b>7,985,971</b>	<b>189</b>	<b>201,572</b>	<b>(140,997)</b>	<b>420,284</b>	<b>30,495,176</b>	<b>44,037,186</b>	<b>(9,901)</b>	<b>45,417,027</b>	<b>(1,293,296)</b>	<b>(54,362)</b>	<b>(1,293,296)</b>	<b>(54,362)</b>	<b>(1,293,296)</b>	<b>(54,362)</b>

\*\* Reclassified

### CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2020 AND 2019  
(in million Rupiah)