

STATEMENTS OF FINANCIAL POSITION
AS AT 31 DECEMBER 2020 AND 2019
(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		2020	2019	2020	2019
ASSETS					
1.	Cash	2,761,954	2,779,681	2,838,127	2,950,563
2.	Placements with Bank Indonesia	9,356,726	8,796,536	9,356,726	8,796,536
3.	Placements with other banks	1,533,070	3,699,572	4,551,623	4,946,289
4.	Spot and derivative / forward receivables	360,633	159,123	362,482	159,123
5.	Marketable securities	30,322,230	23,743,857	30,235,746	23,660,007
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Securities purchased under resale agreements (reverse repo)	12,226,419	3,732,413	12,226,419	3,732,413
8.	Acceptance receivables	1,597,504	862,696	1,597,504	862,696
9.	Loans	102,598,080	102,411,480	105,443,582	104,267,289
10.	Sharia financing	6,890,515	4,527,756	6,890,515	4,527,756
11.	Consumer financing receivables	11,188,540	11,188,540	24,516,578	24,516,578
12.	Allowance for impairment losses on consumer financing receivables	-	-	(1,911,216)	(1,554,136)
13.	Investments	9,691,507	9,824,834	1,031,731	1,024,450
14.	Other financial assets	1,508,399	952,690	1,508,399	952,690
15.	Allowance for impairment losses on financial assets	-	-	-	-
16.	Marketable securities	(11,840)	(26,983)	(11,840)	(26,983)
17.	Loans and Sharia financing	(5,454,977)	(3,105,836)	(5,454,977)	(3,105,836)
18.	Others	(8,416)	(14,727)	(14,727)	(24,807)
19.	Intangible assets	1,728,154	1,632,539	4,109,777	3,938,408
20.	Accumulated amortization on intangible assets	(1,400,559)	(1,259,271)	(2,523,107)	(2,328,112)
21.	Fixed assets and equipment**	4,105,268	3,940,340	5,379,059	4,771,110
22.	Accumulated depreciation of fixed assets and equipment -	(2,558,890)	(2,411,037)	(3,273,368)	(2,985,116)
23.	Non-earning asset	-	-	-	-
24.	1. Idle properties	41,444	41,444	41,444	41,692
25.	2. Forecasted assets	681,465	750,356	681,465	750,356
26.	3. Suspense accounts	-	-	38	20
27.	4. Interbranch assets	-	-	-	-
28.	Leased receivables	-	-	252,392	300,592
29.	Other assets	5,230,185	4,441,111	6,086,933	5,054,132
	TOTAL ASSETS	181,187,809	169,860,944	200,890,068	193,533,970
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Current accounts	24,305,608	17,913,925	22,899,720	15,837,018
2.	Savings	40,967,441	38,258,254	40,967,442	38,258,176
3.	Time deposits	59,866,043	55,696,716	59,866,042	55,696,716
4.	Loans from Bank Indonesia	-	-	-	-
5.	Borrowings from other banks	2,477,725	4,481,505	2,477,725	4,481,505
6.	Spot and derivative / forward liabilities	108,458	71,443	674,240	581,692
7.	Securities sold under repurchase agreements (repo)	-	-	-	-
8.	Acceptance payables	1,597,504	862,696	1,597,504	862,696
9.	Marketable securities issued	849,673	5,243,482	8,391,559	13,446,342
10.	Borrowings	23,038	8,977,442	8,977,442	10,375,058
11.	Contingent liabilities	9,475	10,375	9,475	762
12.	Security deposits	7,873,069	5,230,344	11,453,420	8,596,633
13.	Other liabilities	467,896	470,861	467,896	470,861
14.	Other liabilities	138,079,996	125,043,778	157,782,255	148,596,804
EQUITY					
Issued and fully paid capital					
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)
c.	Treasury stock	-	-	-	-
d.	Additional paid-up capital	-	-	-	-
e.	Diagio -	-	-	-	-
f.	Capital paid in advance	-	-	-	-
g.	Others	-	-	-	-
h.	Gain (loss) from other comprehensive income	205,500	(87,922)	205,500	(87,922)
i.	Reserves	470,207	429,473	470,207	429,473
j.	Retained earnings	29,275,974	27,913,326	29,275,974	27,913,326
k.	Previous years	4,073,453	1,007,442	4,073,453	1,007,442
l.	Dividend paid -	(1,833,030)	(1,372,122)	(1,833,030)	(1,372,122)
	TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	43,107,813	44,937,166	43,107,813	44,937,166
	TOTAL EQUITY	43,107,813	44,937,166	43,107,813	44,937,166
	TOTAL LIABILITIES AND EQUITY	181,187,809	169,860,944	200,890,068	193,533,970

QUALITY OF PRODUCTIVE ASSETS AND OTHER INFORMATION
AS AT 31 DECEMBER 2020 AND 2019
(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL												
		2020		2019		2020		2019		2020		2019		
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
I. RELATED PARTIES														
Placements at other banks														
a.	Rupiah	-	-	-	-	-	190,108	-	-	-	-	-	-	190,108
b.	Foreign currencies	5,208	-	-	-	-	5,208	-	-	-	-	-	-	5,208
Spot and derivative receivables														
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	86,484	-	-	-	-	86,484	83,850	-	-	-	-	-	83,850
Marketable securities														
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities sold under repurchase agreements (repo)														
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities purchased under resale agreements (reverse repo)														
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans and financing														
a.	Micro, small and medium debtor	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Non-micro, small and medium debtor	227,083	2,038	-	-	-	229,099	1,570,122	2	-	-	-	-	1,570,124
d.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Restructured Loans														
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	9,984,294	9,749,243	-	-	-	9,984,294	9,749,243	-	-	-	-	-	9,749,243
Commitments and contingencies														
a.	Rupiah	1,359,975	888	-	-	-	1,360,863	125,519	148	-	-	-	-	125,667
b.	Foreign currencies	97,395	-	-	-	-	97,395	18,047	-	-	-	-	-	18,047
II. NON RELATED PARTIES														
Placements at other banks														
a.	Rupiah	151,937	-	-	-	-	151,937	2,108,461	-	-	-	-	-	2,108,461
b.	Foreign currencies	1,379,925	-	-	-	-	1,379,925	1,385,059	-	-	-	-	-	1,385,059
Spot and derivative receivables														
a.	Rupiah	358,298	-	-	-	-	358,298	153,575	-	-	-	-	-	153,575
b.	Foreign currencies	4,335	-	-	-	-	4,335	5,548	-	-	-	-	-	5,548
Marketable securities														
a.	Rupiah	25,903,382	-	-	-	-	25,903,382	18,111,770	-	-	-	-	-	18,111,770
b.	Foreign currencies	4,292,754	-	-	-	-	4,292,754	5,473,237	-	-	-	-	-	5,473,237
Securities sold under repurchase agreements (repo)														
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities purchased under resale agreements (reverse repo)														
a.	Rupiah	12,126,419	3,732,413	-	-	-	12,126,419	3,732,413	-	-	-	-	-	3,732,413
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans and financing														
a.	Micro, small and medium debtor	17,208,027	2,387,590	89,820	96,700	1,123,612	20,905,749	22,306,738	2,453,074	144,492	291,535	952,236	26,147,715	13,923
b.	Foreign currencies	116,672	-	-	-	-	5,942	12,614	110,606	21,317	-	-	-	130,923
c.	Non-micro, small and medium debtor	70,486,038	5,082,563	193,820	387,864	1,242,565	77,732,850	67,022,145	4,998,516	346,043	408,883	1,353,911	75,029,198	93,709
d.	Foreign currencies	103,919,033	262,251	-	-	-	103,919,033	81,242,134	376,739	-	-	-	81,624,873	376,739
e.	Restructured Loans	16,811,982	4,841,505	189,733	179,278	661,574	22,664,072	845,152	955,305	76,725	140,600	453,489	2,471,371	1,000
f.	Foreign currencies	964,356	290,169	-	-	-	5,942	82,918	296,033	-	-	-	384,951	296,033
g.	Investments	107,188	25	-	-	-	107,213	115,566	25	-	-	-	115,591	25
h.	Others	203,836	-	-	-	-	203,836	38,954	-	-	-	-	11,750	50,704
Commitments and contingencies														
a.	Rupiah	50,922,270	254,148	4,730	1,629	8,406	51,191,183	42,242,141	198,464	-	-	-	-	42,440,605
b.	Foreign currencies	6,241,678	2,070	-	-	-	6,244,487	6,380,465	22,547	-	-	-	-	6,403,012
III. OTHER INFORMATION														
Collateralized assets														
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	To other parties	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Others	-	-	-	-	-	-	-	-	-	-	-	-	-
d.	Forecasted assets	681,465	-	-	-	-	681,465	-	-	-	-	-	-	681,465

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS AT 31 DECEMBER 2020 AND 2019
(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		2020	2019	2020	2019
I. COMMITMENT RECEIVABLES					
1. Unused borrowing facilities					
1.	Outstanding buying of spot and derivative / forward contract	4,573,602	5,303,972	4,573,602	5,303,972
II. COMMITMENT PAYABLES					
1. Unused loan facilities granted to debtors					
a.	Committed	260,033	144,239	260,033	144,239
b.	Uncommitted	52,509,204	42,571,272	52,509,204	42,571,272
c.	Outstanding irrevocable L/C	1,067,395	1,537,954	1,067,395	1,537,954
2.	Outstanding selling of spot and derivative / forward contract	11,404,536	8,094,925	11,404,536	8,094,925
III. CONTINGENT RECEIVABLES					
1. Guarantees received					
1.	Guarantees received	229,299	95,235	229,299	95,235
IV. CONTINGENT PAYABLES					
1. Guarantees issued					
1.	Guarantees issued	5,057,498	4,740,606	5,057,498	4,740,606

CAPITAL ADEQUACY RATIO (CAR)
AS AT 31 DECEMBER 2020 AND 2019
(in million Rupiah)

CAPITAL COMPONENT	2020		2019	
	Individual	Consolidated	Individual	Consolidated
I. Core Capital (Tier 1)	31,034,546	27,969,881	32,181,271	30,883,286