

## CONSOLIDATED FINANCIAL STATEMENTS

## **PT Bank BTPN Tbk and Subsidiary**

31 DECEMBER 2019 AND 2018 (In million Rupiah)

STATEMENTS OF FINANCIAL POSITION As of 30 June 2020 and 31 December 2019 (In million Rupiah)  STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (In million Rupiah, unless otherwise stated)  EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 June 2020 and 2019 (In million Rupiah, unless otherwise stated)															
(In million		(In million Ruplah, unless earning per   CONSOLIDATED			share)			(1	NK	30 Jun 2019 Audited					
ASSETS 1. Cash 2. Placements with Bank Indonesia	1,262,345 1,587,729 12,025,000 14,468,553	2,088,751 2,299,06 14,689,392 17,576,95	OPERATING INCOME AND EXPENSES  A. Interest Income and Expenses	Unaudited 6,743,349		8,678,936	9,390,622	I. RELATED PARTIES  1. Placements with other banks	Current Special Mention	Unaudited Substandard Doubtful	Loss Total	Current Special Ment		Doubtful Loss	Total
Placements with other banks     Spot and derivative receivables     Marketable securities     a. Measured at fair value through profit/loss	1,022,388 1,293,432 932,644 840,372 7,342,210 8,582,871	1,024,760 1,306,90 932,644 840,37 10,076,605 10,654,62	a. Rupiah b. Foreign currencies 24 2. Interest Expenses and Sharia Profit Sh	6,094,239 649,110 naring <b>3,026,183</b>	6,618,500 722,652 <b>3,965,073</b>	8,029,826 649,110 <b>3,289,906</b>	8,667,970 722,652 <b>4,207,859</b>	a. Rupiah b. Foreign currencies 2. Spot and derivative receivables a. Rupiah	485,257 - 25,184 -		485,257	2,565,563 32,820		: :	2,565,563
Measured at fair value through other comprehensive incom     Measured at fair value through other comprehensive incom     Measured at a mortised cost     Securities sold under repurchase agreements (Repo)     Claims from securities purchased under resale	ne 4,613,291 5,599,578 2,728,919 2,983,293	4,693,349 5,679,76 5,383,256 4,974,86		2,471,664 554,519 <b>3,717,166</b>	3,225,760 739,313 <b>3,376,079</b>	2,735,387 554,519 <b>5,389,030</b>	3,468,546 739,313 <b>5,182,763</b>	b. Foreign currencies 3. Marketable securities a. Rupiah	1,581 -		- 25,184 - 1,581	9,845			- 32,820 - 9,845 
agreements (Reverse Repo) 8. Acceptance receivables 9. Loans	896,664 141,733,902 132,760,609	896,664 1,692,46 141,733,902 132,760,60		5,490,799 932,644	<b>2,409,530</b> 466,992	<b>5,261,988</b> 932,644	<b>2,426,268</b> 466,992	b. Foreign currencies     Securities sold under repurchase agreements (Repo)     a. Rupiah	132,073		- 132,073	83,285			- 83,285
a. Measured at fair value through profit/loss     b. Measured at fair value through other comprehensive incom     c. Measured at amortised cost     Sharia financing/receivables	141,733,902   132,760,609	141,733,902 132,760,60 8,740,641 8,999,57	iii. Spot and derivatives iv. Other financial assets b. Decrease in fair value of financial liabilit	932,644 ties (mark to market)	466,992	932,644	466,992	b. Foreign currencies     Claims on securities purchased under resale agreements (Reverse Repo)     a. Rupiah				-			
Investments     Allowance for impairment losses on financial assets -/-     Amarketable securities     b. Loans	1,303,643 (1,992,420) (635) (1,990,321) (1,175,080	22,522 22,52 (2,540,757) (1,467,27 (635) (2,538,658) (1,467,19	i. Marketable securities ii. Loans iii. Uther financial assets	e transactions 3,707,102	1,473,992	3,707,102	1,473,992	b. Foreign currencies 6. Acceptance receivables 7. Loans a. Micro, Small and Medium Enterprises (UMKM)						: :	
c. Others  13. Intangible assets Accumulated amortization of intangible assets -/-  14. Fixed assets	(1,464) (69 2,124,929 2,009,007 (1,239,343) (1,068,375 4,057,084 3,201,234	2,344,879 2,197,39 (1,311,502) (1,128,85 4,849,411 3,751,84	e. Dividend f. Gain from investment under equity met g. Commissions/provisions/fees and adm	242,670 ethod - ninistration 234,346	242,232	234,415	242,314	i. Rupiah ii. Foreign currencies b. Non-Micro, Small and Medium Enterprises (Non-UMKM)						: :	
Accumulated depreciation of fixed assets -/- 15. Non-productive assets a. Abandoned properties b. Foreclosed assets	(1,890,504) 37,335 20 37,310 - 37,310	) (2,322,117) (1,858,09 37,335 2 37,310	h. Reversal in allowance for impairment le i. Other income  2. Other Operating Expenses a. Decrease in fair value of financial asse	243,972 8,013,501	4,752 221,562 <b>4,921,765</b> 425,953	130,172 257,652 <b>9,154,770</b> 744,990	15,123 227,847 <b>5,925,973</b> 425,953	i. Rupiah ii. Foreign currencies c. Restructured loans i. Rupiah	92,723 1,490,247 -		92,723 - 1,490,247	62,236 2,618,931			62,236 - 2,618,931
Suspense accounts     Interbranch assets     Conducting operational activities in Indonesia     Conducting operational activities outside Indonesia	25 20 	25 2	20 i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets	744,990	33	744,990	425,920	ii. Foreign currencies d. Property loans linvestments Temporary equity investment	898 1,303,621 -		- 898 - 1,303,621	776 1,302,821			- 776 - 1,302,821
Allowance for impairment losses on non - financial assets -/-     Lease receivables     Deferred tax assets     Other assets	117,070 3,434,565 3,513,372	254,845 144,87 3,672,649 3,838,39	b. Increase in fair value of financial liabilit     c. Losses from sale of financial assets     i. Marketable securities	ties (mark to market) -			:	Other receivables     Commitment and contingencies     a. Rupiah     b. Foreign currencies	50,000 - 2,460,344 -		- 50,000 - 2,460,344	949,503 1.048.588			- 949,503 - 1.048,588
TOTAL ASSETS LIABILITIES & EQUITY	171,167,512 167,492,734	185,190,624 181,631,38	iii Other financial accets	ive transactions 3,616,431 959,700	1,377,100 613,409	3,616,431 1,350,395 164	1,377,100 765,650	Professional Francisco     Non-Related Parties     Non-Related Parties     Placements with other banks	2,400,344		- 2,400,044	1,040,300		: :	- 1,040,300
LIABILITIES 1. Demand deposits 2. Saving deposits 3. Time deposits	16,007,458 9,422,923 66,505,989 14,348,978 8,085,068 55,058,884	16,032,086 14,374,22 11,201,985 9,955,70 66,505,989 55,058,88	ii. Loans iii. Sharia financing iv. Other financial assets	952,778 952,778 6,758 10,461	613,297 - 112 13,356	952,778 390,695 6,758 14,424	613,297 152,241 112 17,261	a. Rupiah     b. Foreign currencies     Spot and derivative receivables     a. Rupiah	419,400 117,731 - 748,507 1,662		- 419,400 117,731 - 750,169	155,583 239,507 726,921 1,7	85 -		- 155,583 - 239,507 - 728,706
Revenue sharing investment funds     Liabilities to Bank Indonesia     Liabilities to other banks     Spot and derivative payables	1,860,616 744,990 1,860,616 11,659,676 894,947	7,658,449 7,550,66 - 1,831,327 11,633,47 744,990 894,94	g. Losses from investment under equity n h. Commissions/provisions/fees and adm	method - ninistration 54,529	-	54,529	79,710	b. Foreign currencies 3. Marketable securities a. Rupiah b. Foreign currencies	150,221 5,489 6,071,004 1,139,133 -		- 155,710 - 6,071,004 - 1,139,133	63,003 8,725,134 507,598	89 -		- 63,092 - 8,725,134 - 507,598
Securities sold under repurchase agreements (Repo)     Acceptance liabilities     Securities issued     Borrowings	497,902 888,459 1,891,226 3,190,628 43,909,087 44,086,343	497,902 888,45 1,891,226 3,190,62 43,909,087 44,086,34	k. Promotion expenses  I. Other expenses	79,633 1,452,710 (2,522,702	82,484 1,274,269 (2,512,235)	82,714 1,697,830 (3,892,782)	94,152 1,594,096 (3,499,705)	Securities sold under repurchase agreements (Repo)     Rupiah     Foreign currencies							
Margin deposits     Interbranch liabilities     a. Conducting operational activities in Indonesia     b. Conducting operational activities outside Indonesia			NET OPERATING INCOME  NON-OPERATING INCOME AND EXPENSE  1. Gain/ (loss) from sale of fixed assets and 2. Gain on adjustments of foreign exchange	equipments 47	(5,643)	1,496,248 4,416 124,900	(6,229) 227,561	Claims on securities purchased under resale agreements (Reverse Repo)     Rupiah     Foreign currencies							
Deferred tax liabilities     Other liabilities     Profit sharing investment funds     TOTAL LIABILITIES	- 53,052 2,543,496 1,928,098 - 143,383,687 140,194,133	- 53,05 2,914,207 2,473,07 - 153,187,248 150,159,45	3. Other non-operating (expenses)/ income NET NON OPERATING INCOME INCOME BEFORE TAX FOR THE CURF	(4,014 <b>120,933</b>	329	(5,441) 123,875 1,620,123	(429) 220,903 1,903,961	Acceptance receivables     Loans     a. Micro, Small and Medium Enterprises (UMKM)		F2 F79 106 042	- 896,664	3,465,068 2,3		70 252 101 005	3,467,380
EQUITY 17. Issued and fully paid-in capital a. Authorized capital	161,075 161,075 300,000 300,000	161,075 161,07 300,000 300,00	a. Estimated current period tax b. Deferred tax income/ (expenses) NET INCOME FOR THE CURRENT PER		(227,395) (51,306) <b>807,390</b>	(539,556) 158,128 <b>1,238,695</b>	(446,596) (40,201) <b>1,417,164</b>	i. Rupiah ii. Foreign currencies b. Non-Micro, Small and Medium Enterprises (Non-UMKM) i. Rupiah	7,333,264 194,812			8,493,513 410,4			9,223,475
b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid-in capital a. Agio	(137,021) (137,021) (1,904) (1,904) (1,904) (1,904) (1,904) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1,907) (1	) (137,021) (137,02 ) (1,904) (1,90 11,142,222 11,142,21 10,898,210 10,898,20	1. Items that will not be reclassified to pro	rofit or loss	(47,123) (62,831)	1,449	(63,047)	i. Rupiah     ii. Foreign currencies     c. Restructured loans     i. Rupiah     ii. Foreign currencies	83,422,019 42,742,412 2,495,703 4,261,422 58,932	106,913	7,738 45,352,766 69,405 4,658,519	34,168,559 606,0 526,137 414,3	31 91,829 88 13,691		3 88,018,435 - 34,888,215 2 1,080,951
b. Disagio -/-     c. Capital contribution     d. Capital paid in advance     e. Others		244,012 244,01	D. Loss from actuarial defined benefit project Other comprehensive income from ass d. Others     e. Income tax related items that will not be the profit or less.	sociate entity -	-		-	ii. Foreign currencies d. Property loans linvestments Temporary equity investment	9,437,545 22 -		- 2,280	8,939,566 22 -	81 -	44,188	- 2,781
Other comprehensive income	882,922 892,819 d	910,676 919,62	to profit or loss     Items that will be reclassified to profit or a. Adjustment from foreign exchange tran b. (Loss)/ gain from changes in the value	nslation - e of marketable		1,449 (9,992)	21,017 <b>9,327</b>	Other receivables     Commitment and contingencies     a. Rupiah     b. Foreign currencies	45,185,122 1,393,466 39,566,101 1,001,238		- 46,578,588 - 40,567,339	43,738,562 562,0 39,205,533 752,6			- 44,351,333 - 39,958,206
Calificial of the discrete of the discret	2,796 16,105 - 797,886 797,886	2,836 16,23 - 801,553 801,55	d. Others e. Income tax related items that will be re			(13,437)	12,436	Foreclosed assets     OTHER INFORMATION     Value of Bank's assets pledged as collateral:	37,310		- 37,310	702,0			
The County of the County	110,474 (28,234) (31,646	141,324 (35,037) (39,48	CURRENT PERIOD - NET OF TAX TOTAL COMPREHENSIVE INCOME OF	THE CURRENT (9,898	1	3,445 (8,543)	(3,109) ( <b>53,720</b> )	a. To Bank Indonesia b. To other parties 2. Total allowance for impairment losses on financial assets			1,992,420				1,162,047
Difference in restructuring of entities under common control     Other equity     Reserves	23,361 23,361	(24,267) (24,26 58,361 44,36	MON CONTROLLING INTEREST	1,064,772 butable to:	<b>770,198</b> 807,390	1,230,152 1,116,688 122,007	1,363,444 1,234,232 182,932	Total required provision for possible losses on earning assets     Percentage of Micro, Small and Medium Enterprises (UMKM) loans to total loans			2,761,404 5.56%				2,347,612
a. General reserves b. Statutory reserves 24. Profit/loss a. Previous years	23,361 23,361 - 15,564,732 15,069,619 14,490,062 13,476,835	58,361 44,36 - 18,137,478 17,625,03 17,020,790 15,052,50	Total comprehensive income of the cur attributable to:			1,238,695	1,417,164	Percentage of Micro and Small Enterprises (UMK) loans to total loans     Percentage of UMKM debtors to total debtors     Percentage of UMK debtors to total debtors     Percentage of UMK debtors to total debtors			0.74% 1.75% 1.21%				1.06% 1.60% 1.05%
b. Current year TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT 25. Non-controlling interest	1,074,670 1,592,784 27,783,825 27,298,601	1,116,688 2,572,52 30,385,545 29,868,04 1,617,831 1,603,88	NON-CONTROLLING INTEREST TOTAL COMPREHENSIVE INCOME IN PROFIT (LOSS) TRANSFERRED TO HE	CURRENT PERIOD 1,064,772		122,414	177,973 1,363,444	Others:	ò		34,538 - 4,620,131				34,538 - 3,781,271
TOTAL EQUITY  TOTAL LIABILITIES AND EQUITY	27,783,825 27,298,601 171,167,512 167,492,734	32,003,376 31,471,92	EARNING PER SHARE (Full amount) - Basic	133 133		139 139	161 158	d. Recovery of earning assets written-off     e. Write-off on earning assets with elimination     of right to collect			1,986,270 1,718,723				1,725,881
	As of 30	OR IMPAIRMENT June 2020 and 2019 million Rupiah)							As of 30 June	QUACY RATIO 2020 and 2019 n Rupiah)					
BANK   30 Jun 2020   BANK   30 Jun 2019   BANK   30 Jun 2019   BANK								ACCOUN	NTS				30 Jun 2020 Unaudited BANK CONSOL		CONSOLIDATED
Placements with other banks     Spot and derivative receivables	Stage 2 a	- 205 Gen	Net		1.1 Pa	on Equity Tier 1 aid in capital (le	ess Treasury s	ock)				24,3	. ,	5,557 23,348,376 1,075 161,074	26,568,412 161,074
Marketable securities     Securities sold under repurchase agreements (Repo)     Claims on securities purchased under resale agreements (Repo)				39 12,477	1.2 Di	1.2.	Factor ner comprehens .1.1.1 Excess	ive income differences arising from translation of financial statemen Il gains of the increase in the fair value of available for s				27,2	<b>522,537</b> 29,537 293,702 29,899 797,886 80		27,579,094 28,631,447 814,587 - 13,034
Acceptance receivables     Loans     Investments     Temporary equity investment	386,	896 1,603,425 1,34	8,935 - 17 44,293 1,148,382 283,371 878,46 13,036			1.2. 1.2.1.2 Oth 1.2.		sset revaluation serves	sale illiariciai assets			26,4 10,9	195,816 29,094 907,723 10,898	1,553 797,886 4,049 25,793,347	801,553 27,816,860 10,907,684 44,361
Other receivables     Commitment and contingencies			92,754 119,735 - 1	93,692 73,345		1.2. 1.2. 1.2.	.1.2.3 Previou .1.2.4 Current	s years profit				14,4	190,062 17,020	0,790 14,054,912 6,688 807,390	15,630,583 1,234,232
FINANCIAL RATIO			For the periods ended on 30 June 202 (In million Rupiah)		1.3	2.2 Deduction F 1.2.2.1 Oth 1.2. 1.2.	Factor ner comprehens .2.1.1 Excess .2.1.2 Potentia	differences less from translation of financial statement al loss of the decrease in the fair value of available for sa	ale financial assets			,	(2,181) (2,181) (2	2,898) (1,185,565) 2,212) - 2,212) -	-
RATIO (%)  Performance Ratios (Consolidated)  1. Capital Adequacy Ratio (CAR)	Unaudited Audi	ted	ACCOUNTS  ROM OPERATING ACTIVITIES rest	Unaudited Audited  6,679,867 7,367,424		1.2. 1.2. 1.2.	ner disclosed re 2.2.2.1 Disagio 2.2.2.2 Previou 2.2.2.3 Current	s years loss year loss							(1,052,353)
Non-performing earning assets and non-earning assets to total earning assets and non-earning assets     Non-performing earning assets to total earning assets	0.64% 0.97%	0.48% Receipt from shar Payments of interest Payments of third p		1,932,518 2,026,384 (3,083,464) (3,948,046) (266,578) (240,613) 1,031,035 882,352		1.2. 1.2. 1.2.	2.2.5 Negativ 2.2.2.6 Require 2.2.2.7 Others	ces between required provision and allowance for impai e differences on adjustment of fair value on financial ins d provision on non-productive assets					768,984) (360 - - - -	0,686) (1,185,565) 	(1,052,353)
Allowance for impairment losses on financial assets to earnin     Non-Performing Loans (NPL) - gross     Non-Performing Loans (NPL) - net     Nen-Performing Loans (NPL) - net     Return on Assets (ROA)	1.12% 0.52%	0.81% Recovery from wri 0.41% Payments of perso 2.18% Payments of other	itten-off loans	24,194 31,146 (1,999,977) (1,986,163) (1,438,689) (1,853,749)	1.4 De 1.4 1.4		to common ed	can be calculated quity tier 1 (CET 1)				(2.5	- 1	4,845) -	(1,171,756) (116,198) (61,116)
Return on Equity (ROE)     Net Interest Margin (NIM)     Operating Expenses to Operating Revenues		0.09% Other payments		(5,693) (2,176)		4.3 Other intang						, (	117,070) (25-	1,116) -	(994,442)
11. Loan to Deposit Ratio (LDR) 12. Net Stable Funding Ratio (NSFR) 13. Liquidity Coverage Ratio (LCR) 14. Leverage Ratio	89.27% 8	6.72% Payments of corpo 5.76% Cash flows befor	re changes in operating assets, operating	(274,371) (707,836)	1/	4.5 Shortage of 4.6 Securitizatio	that can be cal f capital on insu on exposures	culated as deduction factor rance subsidiary company				(8	117,070) (25-	1,116) 2,261) (951,009) - (1,280,321) 	
14. Leverage Natio	89.27% 8 148.40% 14 116.56% 10	6.72% Payments of corporations	re changes in operating assets, operating temporary syirkah funds ating assets, operating liabilities, and rkah:	2,598,842 1,568,723	1.4 1.4 1.4 2. Additio	4.5 Shortage of 4.6 Securitizatio 4.7 Other deduc 1.4.7.1 Plac 1.4.7.2 Crosonal Tier 1 (AT 1	that can be call f capital on insu on exposures ction factor to c cement of fund oss-ownership in	rance subsidiary company ommon equity tier 1 s in instruments AT 1 and / or Tier 2 other banks n another entity acquired by the transition because of the	ie law, grants, or grants will			(8	117,070) (254 - (6 385,586) (972	2,261) (951,009)	
Performance Ratios (Bank) 1. Capital Adequacy Ratio (CAR) 2. Non-performing earning assets and non-earning assets	89.27% 8 148.40% 14 116.56% 10 221.96% 24 13.78% 22.52% 2	6.72% 6.6.78% 6.6.84% 7.81% Cash flows befor liabilities and It changes in open temporary syli (Increase) decree Placements wit other banks. Securities purcl	re changes in operating assets, operating temporary syirkah funds atting assets, operating liabilities, and rkah: ase in operating assets: ih Bank indonesia and	2,598,842 1,568,723 (5,377,916) (2,200,000) - 1,591,672	2. Additical 2.1 Th 2.2 Ag 2.3 Do 2.4	4.5 Shortage of 4.6 Securitizatio 4.7 Other deduc 1.4.7.1 Plac 1.4.7.2 Cro conal Tier 1 (AT 1) the instrument me gio / Disagio eduction Factors 3.1 Placement of	That can be call f capital on insu on exposures ction factor to c ocement of fund oss-ownership in  1) eets the require s: Investment ir of funds in instr	rance subsidiary company  mmon equity tier 1  in instruments AT 1 and / or Tier 2 other banks  a nother entity acquired by the transition because of the  ments of AT 1  AT1 and/or Tier 2 instruments with other Bank  ments AT 1 and/or Tier 2 other banks				(8	117,070) (254 - (6 385,586) (972	2,261) (951,009)	
Performance Ratios (Bank) 1. Capital Adequacy Ratio (CAR) 2. Non-performing earning assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets. Non-performing earning assets to total earning assets at Allowance for impairment losses on financial assets to earning assets.	89.27% 8 148.40% 14 116.55% 10 221.96% 24 13.78%  22.52% 2 0.61% 0.95% ng assets 1.24%	6.72% Payments of copport 6.72% Itabilities and 1 6.84% Changes in oper temporary syl (Increase) decrea (Increase) decre	re changes in operating assets, operating temporary syirkah funds atting assets, operating liabilities, and rkah: asse in operating assets: ih Bank indonesia and	2,598,842 1,568,723 (5,377,916) (2,200,000)	2. Additic 2.1 Th 2.3 Di 2.3 Di 2.1 Supplement 1. Capital	4.5 Shortage of 4.6 Securitizatio 4.7 Other deduc 1.4.7.1 Plat 1.4.7.2 Cro none instrument me gio / Disagio eduction Factors 3.1 Placement of 3.2 Cross-owne ntary Capital (Til	That can be calification insured from the capital on insured from the color of the color from th	rance subsidiary company  mmon equily lier 1 s is in instruments AT 1 and / or Tier 2 other banks another entity acquired by the transition because of the  ments of AT 1  AT1 and/or Tier 2 instruments with other Bank				(1.2	(25- (6) (85,586) (972) (81,121)	2,261) (951,009) (1,280,321) 	7,712,865 6,145,463
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR) 2. Non-performing earning assets and non-earning assets to total earning assets and non-earning assets 3. Non-performing earning assets to total earning assets 4. Allowance for impairment losses on financial assets to earnin 5. Non-Performing Loans (NPL) - gross 6. Non-Performing Loans (NPL) - net 7. Return on Assets (ROA) 8. Return on Equity (ROE)	89.27% 8 148.40% 14 116.55% 10 221.95% 24 13.78%  22.52% 2  0.61% 0.95% 1.24% 1.08% 0.55% 1.51% 8.93%	6.72% Payments of corpor Cash flows before 16.94% Changes in open temporary syll (increase) decrea Placements with other banks. Securilies purcl 0.45% Derivative received Acceptance rec. 0.43% Increase (docrea 0.43% Obigations due 0.43% Deposits from c. Obigations from c. 1.54% Deposits from c. 1.	re changes in operating assets, operating temporary syirkah funds atting assets, operating liabilities, and rkah: ase in operating assets: b hank indonesia and with maturity more than 3 months hased under resale agreement invables evivables greceivables sep in operating liabilities: immediately usustomers	2,598,842 1,568,723 (5,377,916) (2,200,000) - 1,591,672 (92,272) (48,065) 796,986 (80,689) (9,577,260) (6,338,37)	2. Additic 2.1 Th 2.2 Ag 2.3 Di 2.2 II. Suppleme 1. Capital 2. Agiodi 3. Genera 4. Deduct 4.1 Si 4.2 Pi	4.5 Shortage of 4.6 Securitizatio 4.6 Securitizatio 4.7 Other deduc 1.4.7.1 Plat 1.4.7.1 Plat 1.4.7.2 Croonal Tier 1 (AT 1 he instrument me gio / Disagio eduction Factors 3.1 Placement c 3.2 Cross-owne ntary Capital (Ti	that can be calif capital on insu on exposures ction factor to c cement of fund sss-ownership in i) beets the require is: Investment in of funds in instrarship in anothe lier 2) form of shares rision of earnir upplementary of is in instruments.	rance subsidiary company  mmon equily lier 1 is in instruments AT 1 and / or Tier 2 other banks another entity acquired by the transition because of the ments of AT 1  AT1 and/or Tier 2 instruments with other Bank uments AT 1 and/or Tier 2 other banks rentity acquired by the transition because of the law, gri or others which are qualified Tier 2 requirements up assets (maximum 1.25% of RWA) apital  s AT 1 and / or Tier 2 other banks	rants, or grants will			() (1,2) 7,4 6,0	(25- (6) (85,586) (972) (81,121)	2,261) (951,009) (1,280,321) 	
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR)  2. Non-performing earning assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets as Non-performing carning assets to total earning assets at Allowance for impairment losses on financial assets to earnin 5. Non-Performing Loans (NPL) - gross 6. Non-Performing Loans (NPL) - net 7. Return on Assets (ROA) 8. Return on Equity (ROE) 9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Revenues 11. Loan to Deposit Ratio (LDR) 12. Macroproductial Intermediation Ratio	89.27% 8 148.40% 144 116.56% 10 221.96% 24 13.78%  22.52% 2  0.61% 0.95% 1.24% 1.08% 0.55% 1.51% 8.93% 4.66% 90.24% 9 154.17% 15 108.88% 15	6.72% Payments of corpor Cash flows before 16.72% Iliabilities and 1 Changes in oper temporary syl (Increase) decree (Pacements with other banks Securities purch 0.45% Securities purch 0.78% Sharia financing 0.78% Sharia financing 1.33% Deposits from 0.45% Logist	re changes in operating assets, operating temporary syirkah funds atting assets, operating liabilities, and rkah: ase in operating assets: the bank indonesia and - with maturity more than 3 months hased under resale agreement vivables selvables s	(5,377,916) (2,200,000) (5,377,916) (2,200,000) (7,591,672) (92,272) (7,68,686) (808,689) (9,577,260) (6,338,317) (123,785) (1,369,767) (24,166) (4,375,726) (14,9957) (24,702,939) (14,9957) (27,525) (17,785) (1,75,072)	2. Additic 2.1 Th 2.2 Ag 2.3 De 2.3 De 2.3 De 2.4 Supplemen 1. Capital 2. Agio'di 3. Genera 4. Deduct 4.1 Si 4.2 Pl 4.3 Cr	4.5 Shortage of 4.6 Securitizatio 4.6 Securitizatio 4.7 Other deduc 1.4.7.1 Plat 1.4.7.1 Plat 1.4.7.2 Croonal Tier 1 (AT 1 he instrument me gio / Disagio eduction Factors 3.1 Placement c 3.2 Cross-owne ntary Capital (Ti	inat can be caliform of capital on insus on exposures cition factor to cocement of fundoss-ownership in the capital on each steep capital of the capital of	rance subsidiary company common equity tier 1 is in instruments AT 1 and / or Tier 2 other banks another entity acquired by the transition because of the ments of AT 1 AT1 and/or Tier 2 instruments with other Bank uments AT 1 and/or Tier 2 other banks rentity acquired by the transition because of the law, gra or others which are qualified Tier 2 requirements gg assets (maximum 1.25% of RWA) apital at1 and / or Tier 2 other banks acquired by the transition because of the law, grants, or	rants, or grants will or grants will			(1,2 (1,2 (1,2 (1,2 (1,2 (1,2 (1,2 (1,2	(25- (6) (85,586) (972) (81,121)	2,261) (951,009) (1,280,321)	6,145,463 1,567,402 - - - 34,281,277
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR)  2. Non-performing arming assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets as Non-performing earning assets to total earning assets as Allowance for impairment losses on financial assets to earnin 5. Non-Performing Loans (NPL) - gross 6. Non-Performing Loans (NPL) - net 7. Return on Assets (ROA) 8. Return on Equity (ROE) 9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Revenues 11. Loan to Deposit Ratio (LDR) 12. Macroproduential Intermediation Ratio 13. Net Stable Funding Ratio (NSFR) 14. Liquidity Coverage Ratio (LCR) 15. Leverage Ratio	89.27% 8 148.40% 14 116.56% 221.96% 24 13.78%  22.52% 2  0.61% 0.95% 1.24% 1.08% 0.55% 1.51% 8.93% 4.66% 90.224% 9 154.17% 15 108.88% 15 112.51% 108.88% 15	6.72% Payments of corpor Cash flows before 16.72% Iliabilities and 1 Changes in oper temporary syl (Increase) decree (Pacements with other banks Securities purch 0.43% Increase) decree (Days of the payment of the pay	re changes in operating assets, operating temporary syirkah funds atting assets, operating liabilities, and rkah: ase in operating assets: th Bank Indonesia and which maturity more than 3 months hased under resale agreement vivables solvables solvables solvables solvables solvables:  g/receivables solvables immediately sustomers other banks abbles yayles array syirkah funds sed in operating activities Rom Investing Activities Rom Investing ACTIVITIES araketable securibies	(5,377,916) (2,200,000) (1,591,672 (92,272) (74,86),689 (808,689) (9,577,260) (6,338,317) (123,785 (13,69,767) (221,166 (14),351,245 (14,351,245 (173,247) (390,557) (27,3247) (390,557) (27,525 (107,785 (17,190,300) (8,348,877) (47,250,244) (9,972,753)	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	4.5 Shortage of 4.5 Shortage of 4.5 Shortage of 4.5 Securitization 4.7 Other deduction 4.7.7 Placting 14.7.2 For onal Tier 1 (AT 1 en leinstrument megior Disaggio eduction Factors 3.1 Placement of 3.2 Cross-owner harry Capital (Till instrument in fisaggio al required providion factor to sunking Fund accement of fundross-ownership in the Total Capital Capit	that can be calc capital on insuon exposures cition factor to cocement of fundoss-ownership in ) eets the require s: Investment in of funds in instreship in another ler 2) form of shares rision or dearning upplementary (s is in instrument) in another entity all in instruments in another entity all in instruments in another entity all in instruments in another entity all	rance subsidiary company common equity tier 1 is in instruments AT 1 and / or Tier 2 other banks another entity acquired by the transition because of the ments of AT 1 AT1 and/or Tier 2 instruments with other Bank uments AT 1 and/or Tier 2 other banks rentity acquired by the transition because of the law, gri or others which are qualified Tier 2 requirements ag assets (maximum 1.25% of RWA) apital s AT 1 and / or Tier 2 other banks acquired by the transition because of the law, grants, or  130 Jun 2020 Unaudited BANK CONSOLIDATEL	or grants will  30 Jun 2019 Audited D BANK CONSOLI	CAR RATIO	DESCRIPTION	7.4 6.4 1.4	117,070   C25- (6885,586) (97: 8885,581)   C37: 	2,261) (951,009) (1,280,321)	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLIDATED
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR)  2. Non-performing earning assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets  3. Non-performing earning assets to total earning assets  4. Allowance for impairment losses on financial assets to earnin  5. Non-Performing Loans (NPL) - gross  6. Non-Performing Loans (NPL) - net  7. Return on Assets (ROA)  8. Return on Equity (ROE)  9. Net Interest Margin (NIM)  10. Operating Expenses to Operating Revenues  11. Loan to Deposit Ratio (LDR)  12. Macroprudential Intermediation Ratio  13. Net Stable Funding Ratio (NSFR)  14. Liquidity Coverage Ratio (LCR)	89.27% 8 148.40% 144 116.56% 221.96% 24 13.78%  22.52% 2  0.61% 0.95% 1.24% 1.08% 0.55% 1.51% 8.93% 4.66% 90.24% 9 154.17% 15 108.88% 15 112.51% 10 213.65% 25 12.78%	A 72%   Payments of corpor	re changes in operating assets, operating temporary syirkah funds ating assets, operating liabilities, and rkah: asse in operating assets: ih Bank Indonesia and - with maturity more than 3 months hased under resale agreement iviables experience in the state of the	(5,377,916) (2,200,000) (798,96) (808,689) (9,577,260) (6,338,317) (13,351,245 (4,375,723) (8,902,147) (2,702,379) (17,785 (1,75,072) (7,190,300) (8,349,777,300) (8,349,777,300) (8,349,777,300) (8,349,777,300) (8,349,777,300) (8,349,777,300) (8,349,777,300) (8,349,777,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,785 (17,190,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,790,300) (11,7	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	4.5 Shortage of 4.5 Shortage of 4.5 Shortage of 4.5 Shortage of 4.7 Other deduction 1.4.7.1 Placting 1.4.7.2 Consult Tier 1 (AT 1 to the instrument megior / Disaggio deduction Factors 3.1 Placement of 3.2 Cross-owner tharty Capital (Till instrument in fisaggio al required providition factor to sunking Fund accement of flundross-ownership fundross-ownership fundross-owners	inat can be califormed in the capital on insulation capital on insulation capital on insulation capital or insulation capital or insulation capital ca	rance subsidiary company  mmon equily tier 1 is in instruments AT 1 and / or Tier 2 other banks another entity acquired by the transition because of the ments of AT 1  AT1 and/or Tier 2 instruments with other Bank uments AT 1 and/or Tier 2 other banks rentity acquired by the transition because of the law, gra or others which are qualified Tier 2 requirements gg assets (maximum 1.25% of RWA) apital  30 Jun 2020 Unaudited BANK CONSOLIDATEI  125,569,714 132,302,133 347,761 347,761 15,445,987 23,327,084	rants, or grants will    30 Jun 2019	CAR RATIO ,008 CET1 Ratio ( ,985 Tier 1 Ratio ( ,994 Tier 2 Ratio (	%) %) %)	7.4 6.3 1.4	117,070   C25- (6885,586) (97: 8885,581,121)   C25- (97: 8181,121)   C35- 25,26,388   7,603 8333,429   6,03: 912,929   1,564 92,929   1,564 93,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000   30,000	2,261) (951,009) (1,280,321)	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLIDATED 18.09% 18.09% 5.25%
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR) 2. Non-performing earning assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets so total earning assets and non-earning assets so total earning assets so total earning assets so earning assets so earning total earning assets so earning to the property of the property o	89.27% 8 148.40% 144 116.56% 20 221.96% 24 13.78%  22.52% 2  0.61% 0.95% 1.24% 1.08% 0.55% 1.51% 8.93% 4.66% 90.24% 9 154.17% 15 108.88% 15 112.51% 10 213.65% 25 12.78%	A 72%   Payments of corpor	re changes in operating assets, operating temporary syirkah funds ating assets, operating liabilities, and rkah: asse in operating assets: In Bank Indonesia and - with maturity more than 3 months hased under resale agreement iviables experiment in the system of the sy	(5,377,916) (2,200,000) (92,272) (48,065) (93,77,280) (63,338,317) (13,807,723) (13,807,723) (149,957) (273,247) (39,057) (271,190,300) (8,349,877) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244) (47,250,244)	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	4.5 Shortage of 4.5 Shortage of 4.5 Shortage of 4.6 Securitization 4.7 Other deduct 1.4.7.1 Plact 1.4.7.2 Cross-nat Tier 1 (AT 1 the instrument megior / Disaggio deduction Factors 3.1 Placement 0.3.2 Cross-owner natary Capital (II instrument in fisiaggio al required providion factor to sunking Fund accement of fundions-ownership in LL Total Capital Construction of the Construction of	that can be califormed in the can be califormed in capital on insulation to concern and the capital on insulation to comment of fund soss-ownership in on the capital	mance subsidiary company  mmon equily tier 1 sin instruments AT 1 and / or Tier 2 other banks another entity acquired by the transition because of the ments of AT 1  AT1 and/or Tier 2 instruments with other Bank uments AT1 and/or Tier 2 other banks rentity acquired by the transition because of the law, gray or others which are qualified Tier 2 requirements against (maximum 1.25% of RWA) and the standard or Tier 2 other banks acquired by the transition because of the law, grants, or the standard or Tier 2 other banks acquired by the transition because of the law, grants, or the standard or Tier 2 other banks acquired by the transition because of the law, grants, or 125,569,714 and 123,02133 and 124,764 and 125,569,714 and 123,02133 and 124,764 and 125,569,714 and 125,569,714 and 125,469,862 and 125,576,377,864 and 125,462 and 125,469,862 and 125,576,377,984 and 125,462 and 125,576,377,984 and 125,462 and 1	30 Jun 2019 Audited D BANK CONSOLI 1 542,985 544 1 13,676,076 18,411 8 9.31% 9	CAR RATIO  ,008 CET1 Ratio ( ,985 Tier 1 Ratio ( ,994 Tier 2 Ratio ( ,987 CAR Ratio ( ,987 CET 1 for BUFFE  BUFFER PERCEN	%) %) %) 6) ER (%) TAGE SHOULD BE FULFILLI	7.1 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	117,070   625,685,586   697.  256,588,121)   1   1   1   1   1   1   1   1   1	2,305 7,639,767 3,429 6,145,463 8,876 1,494,304	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLIDATED 18.09%
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR) 2. Non-performing asming assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets as Non-performing earning assets to total earning assets as Allawance for impairment losses on financial assets to earnin 5. Non-Performing Loans (NPL) - gross 6. Non-Performing Loans (NPL) - net 7. Return on Assets (ROA) 8. Return on Equity (ROE) 9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Revenues 11. Loan to Deposit Ratio (LDR) 12. Macroproudential Intermediation Ratio 13. Net Stable Funding Ratio (NSFR) 14. Liquidity Coverage Ratio (LCR) 15. Leverage Ratio  Compliance Ratios (Bank) 1. a. Percentage Volation of Legal Lending Limit i. Related parties ii. Non-related parties b. Percentage Lending in Excess of the Legal Lending Limit i. Related parties	89.27% 8 148.40% 144 116.56% 221.96% 24 13.78% 22.52% 2  0.61% 0.95% 1.24% 1.08% 0.55% 1.51% 8.93% 4.66% 90.224% 9 154.17% 15 108.88% 15 112.51% 102.13.65% 25 12.78% 25	A 29%   Payments of corporation   Payments of corporation   Cash flows before   Cash flows before   Cash flows before   Cash flows before   Cash flows   Cash f	re changes in operating assets, operating temporary sylrkah funds atting assets, operating liabilities, and rkah: asse in operating assets: In Bank indonesia and - with maturity more than 3 months hased under resale agreement vivables seek ables green and the seek	2,598,842 1,568,723  (5,377,916) (2,200,000) - 1,591,672 (49,065) 796,986 (808,689) (9,577,260) (6,338,317) 123,785 (1,369,767) 221,166 14,351,245 (4,375,723) (9,802,147) (2,102,939) (149,557) 625,552 107,785 1,175,072 (7,190,300) (8,349,877) (47,250,244) (9,972,753) 49,545,169 (19,972,753) 49,545,169 (19,972,753) 49,545,169 (19,972,753) 11,079,494 (66,280) (179,496) (66,280) (19,476) (7,190,363) (1,190,476) (1,190,363) (1,190,367) (1,190,363) (1,190,367) (1,190,363) (1,190,367) (1,190,363) (1,190,367)	I. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	4.5 Shortage of 4.5 Shortage of 4.5 Shortage of 4.5 Shortage of 4.7 Other deduct 1.4.7.1 Plact 1.4.7.2 Conal Tier 1 (AT 1 the linstrument mapior ) Disagilo eduction Factors 3.1 Placement of 3.2 Cross-owner tharty Capital (Till instrument in fisagilo al required providition factor to sunking Fund accement of fundross-ownership in the consistency of the control of the consistency of the control	that can be california that can be california to capital on insupersonal content of the capital on insupersonal capital on insupersonal capital capita	rance subsidiary company  mmon equity tier 1 in instruments AT 1 and / or Tier 2 other banks another entity acquired by the transition because of the  ments of AT 1  AT1 and/or Tier 2 instruments with other Bank uments AT 1 and/or Tier 2 other banks re nitity acquired by the transition because of the law, gra  or others which are qualified Tier 2 requirements gg assets (maximum 1.25% of RWA) apital  30 Jun 2020 Unaudited  BANK CONSOLDATE!  125,569,714 132,302,133 347,761 23,327,084 115,445,987 132,302,133 347,761 23,327,084 114,763,462 155,976,976 114,763,462 155,976,976 19,30% 9,29%  LE  6.00% 6.00% 0.00% 0.00% 3.30% 3.29%	rants, or grants will    30 Jun 2019	CAR RATIO ,008 CET1 Ratio ( ,985 Tier 1 Ratio ( ,984 Tier 2 Ratio () ,987 CAR Ratio () 30% CET 1 for BUFFE BUFFER PERCEN 00% Capital Cons 00% Countercycli	%) %) %) 6) ER (%) TAGE SHOULD BE FULFILL! ervation Buffer (%)	7.4 6.1 31,5 BD BY BANK (%)	117,070   C25-(68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,85,586) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97: 68,856) (97	2,305 7,639,767 6,145,463 8,876 1,494,304 17,24% 17,24% 17,24% 17,24% 22,88% 2,21% 11,24%	6,145,463 1,567,402 
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR)  2. Non-performing arming assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets as Alalowance for impairment losses on financial assets to earning the Alaboration of the Indiana (NPL) - gross (Non-Performing Loans (NPL) - gross (Non-Performing Loans (NPL) - net  7. Return on Assets (ROA)  8. Return on Equity (ROE)  9. Net Interest Margin (NIM)  10. Operating Expenses to Operating Revenues  11. Loan to Deposit Ratio (LDR)  12. Macroprudential Intermediation Ratio  13. Net Stable Funding Ratio (NSFR)  14. Liquidity Coverage Ratio (LCR)  15. Leverage Ratio  Compliance Ratios (Bank)  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 siii. Non-related parties Statutory Reserves Requirements a. Rupiah b. Foreign currencies 3. Net Open Position	89.27% 8 148.40% 14 116.56% 21 196% 24 13.78%  22.52% 2  0.61% 0.95% 1 1.08% 0.55% 1 1.51% 8.93% 4.66% 90.22% 9 154.17% 15 108.88% 15 112.51% 10 213.65% 25 12.78%  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00	A	re changes in operating assets, operating temporary sylrkah funds ating assets, operating liabilities, and rkah: asse in operating assets: In Bank Indonesia and with maturity more than 3 months haased under resale agreement wiseles selvables greceivables greceivables greceivables greceivables selvables solvables selvables solvables selvables solvables selvables selvables selvables selvables states of selvables se	(5,377,916) (2,200,000) (2,70,000) (47,200) (838,317) (273,274) (8302,147) (273,277) (390,557) (273,277) (390,557) (273,277) (390,557) (273,277) (390,557) (273,273) (47,250,000) (8,349,872,75) (47,190,000) (8,349,872,75) (18,800,147) (19,900) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,147) (11,900,1	I. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	4.5 Shortage of 4.5 Shortage of 4.5 Shortage of 4.5 Shortage of 4.7 Other deduct 1.4.7.1 Plact 1.4.7.2 Conal Tier 1 (AT 1 the linstrument mapior ) Disagilo eduction Factors 3.1 Placement of 3.2 Cross-owner tharty Capital (Till instrument in fisagilo al required providition factor to sunking Fund accement of fundross-ownership in the consistency of the control of the consistency of the control	inat can be california in the capital on insulation of funds in insulation of funds	rance subsidiary company  mmon equily tier 1 is in instruments AT 1 and / or Tier 2 other banks another entity acquired by the transition because of the ments of AT 1  AT1 and/or Tier 2 instruments with other Bank uments AT 1 and/or Tier 2 other banks rentity acquired by the transition because of the law, grace or others which are qualified Tier 2 requirements ag assets (maximum 1.25% of RWA) application or others which are qualified Tier 2 requirements ag assets (maximum 1.25% of RWA) application or others which are qualified application or others which are qualified the law, grants, or others which are qualified to the law, gr	ants, or grants will    30 Jun 2019	CAR RATIO ,008 CET1 Ratio ( ,985 Tier 1 Ratio ( ,987 CAR RATIO ,987 CAR RATIO ( ,987 CAR RATIO ( ,987 CET 1 for BUFFE  BUFFER PERCEN 00% Capital Cons 00% Countercycli 30% Capital Surch	%) %) %) %) GR (%) TAGE SHOULD BE FULFILL! ervation Buffer (%) cal Buffer (%) large for Systemic Bank	7, 7, 6, 6, 1,4 1,4 1,4 1,4 1,4 1,4 1,4 1,4 1,4 1,	117,070   C25-(6685,586) (97:681,121)   C35,885,586) (97:681,121)   C35,885,886 (97:681,121)   C35,885,886 (97:681,121)   C35,885,886 (97:681,121)   C35,885,886 (97:681,121)   C35,886	2,305 7,639,767 6,145,463 8,876 1,494,304 240dite BANK C 121% 17.24% 17.24% 17.24% 17.24% 17.24% 11.24% 11.24% 11.24% 1000% 2.500% 0,000% 0,000%	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLDATED 18.09% 18.09% 12.09% 2.334% 12.09%
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR)  2. Non-performing arming assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets at Allowance for impairment losses on financial assets to earning assets at Allowance for impairment losses on financial assets to earning assets at Allowance for impairment losses on financial assets to earning assets and assets at Allowance for impairment losses and assets assets at Allowance for impairment assets (ROA)  8. Return on Assets (ROA)  8. Return on Equity (ROE)  9. Net Interest Margin (IMM)  10. Operating Expenses to Operating Revenues  11. Loan to Deposit Ratio (LDR)  12. Macroprudential Intermediation Ratio  13. Net Stable Funding Ratio (NSFR)  14. Liquidity Coverage Ratio (LCR)  15. Leverage Ratio  Compliance Ratios (Bank)  1 a. Percentage Violation of Legal Lending Limit  i. Related parties  ii. Non-related parties  ii. Non-related parties  2. Statutory Reserves Requirements  a. Rupiah  b. Foreign currencies  3. Net Open Position  SPOT AND DERIVATIVE TRA  As of 30 June 2020  (In million Rupiah)  TRANSACTION  Notional	89.27% 8 148.40% 14 116.56% 10 221.96% 24 13.78%  22.52% 2  0.61% 0.95% 1.51% 1.08% 0.55% 1.51% 1.08% 0.55% 1.51% 20.24% 9 154.17% 15 108.88% 15 112.51% 10 213.65% 25 112.78%  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00	A	re changes in operating assets, operating temporary sylrkah funds ating assets, operating liabilities, and rkah: asse in operating assets: In Bank Indonesia and with maturity more than 3 months haased under resale agreement wiseles selvables greceivables greceivables greceivables greceivables selvables solvables selvables solvables selvables solvables selvables selvables selvables selvables states of selvables se	2,598,842 1,568,723  (5,377,916) (2,200,000) (92,272) (48,065) (95,77,260) (6,338,317) (123,785 (1,369,767)  221,166 (1,351,245) (4,375,723) (9,802,147) (2,702,347) (39,557) (273,247) (39,557) (273,247) (39,557) (273,247) (39,557) (273,247) (39,557) (273,247) (47,250,244) (9,972,753) (49,545,169 (10,39,484) (65,854) (174,946) (66,280) (183,3989) (194,766) (13,304) (1,301,409) (16,189,094) (16,227,514) (1,272) (1,171) (8,657,000) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,272) (1,272) (1,171)	I. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	4.5 Shortage of 4.5 Shortage of 4.5 Shortage of 4.5 Shortage of 4.5 Securitization 1.4.7.2 (The deduct 1.4.7.1 Plact 1.4.7.2 (The neinstrument megior / Disaglio eduction Factors 3.1 Placement 0.3.2 Cross-owner ntary Capital (Till Instrument in fissiglio al required providion factor to such of the control	that can be california that califo	rance subsidiary company  mmon equily tier 1 sin instruments AT 1 and / or Tier 2 other banks another entity acquired by the transition because of the ments of AT 1  AT1 and/or Tier 2 instruments with other Bank ments AT 1 and/or Tier 2 other banks rentity acquired by the transition because of the law, grants AT 1 and/or Tier 2 other banks rentity acquired by the transition because of the law, grants or others which are qualified Tier 2 requirements ag assets (maximum 1.25% of RWA) apital  AT1 and / or Tier 2 other banks acquired by the transition because of the law, grants, or the standard of Tier 2 other banks acquired by the transition because of the law, grants, or 125,568,714 and 137,761	ants, or grants will  30 Jun 2019 Audited  D BANK CONSOLI  1 542,985 544 4 13,676,076 18,411 8 135,449,571 146,877 9 3.31% 9  W 6.00% 6 W 0.00% 3.31% 3  NCIES  CONSOLIDATED D Jun 2020 31 Dec 2019 Audited	CAR RATIO ,008 CET1 Ratio ( ,985 Tier 1 Ratio ( ,984 Tier 2 Ratio () ,987 CAR Ratio () 30% CET 1 for BUFFE BUFFER PERCEN 00% Capital Cons 00% Countercycli	%) %) %) %) %) ER (%) TAGE SHOULD BE FULFILL! ervation Buffer (%) cal Buffer (%) arge for Systemic Bank (%) MISSIONERS missioner	7.4 7.6 6.1 1.4 31,9 1.6 1.4 31,9 1.6 1.4 31,9 1.6 1.4 31,9 1.6 1.6 1.6 1.6 1.6 1.6 1.6 1.6 1.6 1.6	117,070   C25-(68)   C35-(86)   C	2,305 7,639,767 6,145,463 8,876 1,494,304 240dite BANK C 121% 17.24% 17.24% 17.24% 17.24% 17.24% 11.24% 11.24% 11.24% 1000% 2.500% 0,000% 0,000%	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLIDATED 18.09% 18.09% 12.09% 2.500% 0,000%
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR)  2. Non-performing arming assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets at Allowance for impairment losses on financial assets to earning assets at Allowance for impairment losses on financial assets to earning assets at Allowance for impairment losses on financial assets to earning assets and assets at Allowance for impairment losses and assets assets at Allowance for impairment assets (ROA)  8. Return on Assets (ROA)  8. Return on Equity (ROE)  9. Net Interest Margin (IMM)  10. Operating Expenses to Operating Revenues  11. Loan to Deposit Ratio (LDR)  12. Macroprudential Intermediation Ratio  13. Net Stable Funding Ratio (NSFR)  14. Liquidity Coverage Ratio (LCR)  15. Leverage Ratio  Compliance Ratios (Bank)  1 a. Percentage Violation of Legal Lending Limit  i. Related parties  ii. Non-related parties  ii. Non-related parties  2. Statutory Reserves Requirements  a. Rupiah  b. Foreign currencies  3. Net Open Position  SPOT AND DERIVATIVE TRA  As of 30 June 2020  (In million Rupiah)  TRANSACTION  Notional	89.27% 8 148.40% 14 116.56% 20 121.96% 24 13.78% 22.52% 2  0.61% 0.95% 1.24% 1.08% 0.55% 1.51% 8.93% 4.66% 90.24% 9 154.17% 15 108.88% 15 112.51% 10 213.65% 25 12.78% 23  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.0	A	re changes in operating assets, operating temporary syirkah funds ating assets, operating liabilities, and rkah: asse in operating assets: b B Bank Indonesia and - with maturity more than 3 months hased under resale agreement invables evivables greceivables gereally assets; believables gereally independent invables evivables seep in operating liabilities: einmediately sustomers other banks abbes yables rary syirkah funds seed in operating activities ROM INVESTING ACTIVITIES harketable securities disposal of marketable securities was easet an assets equivalents transfer due to merger sale of fixed assets provided from investing activities ROM FINANCING ACTIVITIES curities issued borrowings ments and settlement of borrowings ments and settlement of borrowings mornowing transaction cost hares issued borrowing transaction cost hares issued subordinated loan seed in financing activities EUINCREASE IN CASH AND CASH S HANGE RATE CHANGES ON CASH	(5,377,916) (2,200,000) (1,391,672) (44,065) (45,067,203) (45,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203) (47,067,203)	I. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	4.5 Shortage of 4.7 Other deduct 1.4.7.1 Plact 1.4.7.2 (The 1.4.7 (The	that can be california to the capital on insulation of capital on insulation of capital on insulation and capital on insulation factor to comment of fund systems of the capital on insulation of funds in instraint of funds in insulation of funds in insu	Table   Tabl	30 Jun 2019 Audited 3 121,230,510 127,911 1 542,985 544 4 13,676,076 18,411 2 9,311% 9  NCIES  CONSOLIDATED D Jun 2020 3 1 Dec 2019 Daudited Audited Audited 41,482,674 411,274,456 3,124,023 500,000 1,000,000 1,007,4456 3,124,023 500,000 1,000,000	CAR RATIO	%) %) %) %) %) %) %) %) %) % FR (%) TAGE SHOULD BE FULFILL! greation Buffer (%) at Buffer (%) at Buffer (%) arge for Systemic Bank  MISSIONERS missioner Commissioner (Independent) (Independent) CTORS	7,1 (1,2 (1,2 (1,2 (1,2 (1,2 (1,2 (1,2 (1	117,070   C25-(6,885,586)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (97: 881,121)   (9	2,261) (951,009) (1,280,321)	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLIDATED 18.09% 18.09% 12.09% 2.500% 0,000%
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR) 2. Non-performing aarning assets and non-earning assets to total earning assets and non-earning assets to earning total earning assets to earning total earning assets to total earning assets to earning total earning assets to earning total earning assets to earning total earning assets to total earning assets to earning assets to total earning assets to earning assets to total earning assets to tot	89.27% 8 148.40% 144 116.56% 10 221.96% 24 13.78% 22.52% 2  0.61% 0.95% 1.54% 1.08% 0.55% 1.51% 8.93% 4.66% 90.24% 9 154.17% 15 108.88% 15 112.51% 10 213.65% 25 12.78% 25  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.	A	re changes in operating assets, operating temporary syirkah funds ating assets, operating liabilities, and rkah: asse in operating assets: b B Bank Indonesia and - with maturity more than 3 months hased under resale agreement invables evivables greceivables gereally assets; believables gereally independent invables evivables seep in operating liabilities: einmediately sustomers other banks abbes yables rary syirkah funds seed in operating activities ROM INVESTING ACTIVITIES harketable securities disposal of marketable securities was easet an assets equivalents transfer due to merger sale of fixed assets provided from investing activities ROM FINANCING ACTIVITIES curities issued borrowings ments and settlement of borrowings ments and settlement of borrowings mornowing transaction cost hares issued borrowing transaction cost hares issued subordinated loan seed in financing activities EUINCREASE IN CASH AND CASH S HANGE RATE CHANGES ON CASH	2,598,842 1,568,723  (5,377,916) (2,200,000) (7,96,986) (808,689) (9,577,260) (3,383,317) (273,247) (390,517) (379,577) (390,557) (275,257) (379,577) (390,557) (275,257) (377,85) (7,190,300) (8,349,872,75) (47,250,244) (66,280) (183,989) (194,96) (183,989) (194,96) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (183,989) (194,76) (194,987,86) (194,76) (194,987,86) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,76) (194,7	I. COMMITM  1. COMMITM  1. COMMITM  1. Unused  1. COMMITM  1. Unused  1. Commitm  1. Unused  1. Committe	4.5 Shortage of 4.5 Shortage of 4.5 Shortage of 4.6 Securitization 4.7 Other deduct 1.4.7.1 Place 1.4.7 Place 1.4.	that can be california that califo	Table   Tabl	rants, or grants will    30 Jun 2019	CAR RATIO	%) %) %) %) %) %) %) %) %) %) % % % % %	7,1 (1,2 (1,2 (1,2 (1,2 (1,2 (1,2 (1,2 (1	117,070   (25-(6) 885,586)   (97-2)   (97-2)   (97-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (17-2)   (	2,261) (951,009) (1,280,321)	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLIDATED 18.09% 18.09% 12.09% 2.500% 0,000%
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR) 2. Non-performing arming assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets at Allowance for impairment losses on financial assets to earning assets at Allowance for impairment losses on financial assets to earning assets at Allowance for impairment losses on financial assets to earning assets and increase and assets for earning assets and an assets for earning assets and an asset (ROA) 8. Return on Assets (ROA) 8. Return on Equity (ROE) 9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Revenues 11. Loan to Deposit Ratio (LDR) 12. Macroprudential Intermediation Ratio 13. Net Stable Funding Ratio (NSFR) 14. Liquidity Coverage Ratio (LCR) 15. Leverage Ratio  Compliance Ratios (Bank) 1. a. Percentage Violation of Legal Lending Limit i. Related parties ii. Non-related parties ii. Non-related parties b. Percentage Lending in Excess of the Legal Lending Limit i. Related parties c. Statutory Reserves Requirements a. Rupiah b. Foreign currencies 3. Net Open Position  SPOT AND DERIVATIVE TRA As of 30 June 2020 (In millition Rupiah)  TRANSACTION  Notional Amount  Trading  A. RELATED TO EXCHANGE RATE 17,840,377 304,86 1. Spot 2. Forward 3. Option 3. Put 4. Future 5. Swap 7,746,035 6. Others	89.27% 8 148.40% 144 116.56% 20 121.96% 24 13.78% 24 13.78% 22.52% 2  0.61% 0.95% 1.24% 1.08% 0.55% 1.51% 8.33% 4.66% 90.24% 99 154.17% 15 108.88% 151 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 213.65% 2.25 22.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2	A	re changes in operating assets, operating temporary sylrkah funds atting assets, operating liabilities, and rkah: asse in operating assets: In Bank Indonesia and - with maturity more than 3 months hased under resale agreement vivables exercised by the section of the section o	2,598,842 1,568,723  (5,377,916) (2,200,000) (92,272) (48,065) (95,77,260) (6,338,317) 123,785 (1,369,767) 221,166 14,351,245 (4,375,723) (9,802,147) (2,702,393) (149,957) (273,247) (39,057) (273,247) (39,057) (273,247) (39,057) (273,247) (39,057) (17,790,300) (8,349,877) (7,190,300) (8,349,877) (47,250,244) (9,972,753) 49,545,169 (10,79,494) (65,280) (174,946) (66,280) (174,946) (66,280) (174,946) (66,280) (174,946) (66,280) (174,946) (66,280) (174,946) (66,280) (174,946) (66,280) (174,946) (66,280) (174,946) (66,280) (174,946) (66,280) (174,946) (66,280) (174,946) (66,280) (174,946) (66,280) (174,946) (66,280) (174,946) (66,280) (174,946) (66,280) (174,946) (66,280) (174,946) (7,057,550) (1,171) (7,057,550) (1,171) (7,057,550) (21,066) (19,841,659) (20,424,211) (12,814,659) (20,424,211) (12,814,659) (20,424,211) (12,814,659) (20,424,211) (12,814,659) (20,424,211) (12,814,659) (20,44,700) (5,116,476) (9,948,787) (5,116,476) (9,948,787) (5,116,476) (9,948,787)	I. dollar line line line line line line line line	4.5 Shortage of 4.7 Other deduct 1.4.7.1 Plact 1.4.7.2 Flact 1.4.7 Flact 1	that can be california that califo	Table   Tabl	Tants, or grants will  30 Jun 2019 Audited  D BANK CONSOLI  1 542,985 544 13,676,076 18,411 8 135,449,571 146,877 9 313  9  % 6.00% 6 % 0.00% 0 3.31% 3  NCIES  CONSOLIDATED D Jun 2020 31 Dec 2019 Audited 38,785,070 41,482,674 11,274,456 3,124,023 10,774,456 2,124,023 27,510,614 138,356,61 11,874,561 112,574,084 30,186,956 81,846,966 3,707,416 6,126,211 1,070,028 1425,951	CAR RATIO .008 CET1 Ratio ( .985 Tier 1 Ratio ( .987 CAR RATIO .997 CAR RATIO .008 CET 1 for BUFFE .009 CAR RATIO ( .997 CAR RATIO ( .997 CAR RATIO ( .997 CAR RATIO ( .997 CAR RATIO ( .998 CAR	%) %) %) %) %) %) %) %) %) %) % % % % %	ED BY BANK (%)  MANA GEMEI As of 30 June 20  Vacant*) : Chow Yin : Takeshi K : Ninik Herl : Inwan Mal : Ongki Wa : Kazuhisa : Darmadi s : Dini Herd : Yasuhiro i : Henoch N : Adrianus	117,070   C25-(6 885,586)   C35-(8 815,121)   C3	2,261) (951,009) (1,280,321)	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLIDATED 18.09% 18.09% 12.09% 2.500% 0,000%
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR) 2. Non-performing aarming assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets and increase and a considerable	89.27% 8 148.40% 144 116.56% 20 121.96% 24 13.78% 22.52% 2  0.61% 0.95% 1.24% 1.08% 0.55% 1.51% 8.93% 4.66% 90.24% 9 154.17% 15 108.88% 15 112.51% 10 213.65% 25 12.78% 20  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.	A   Payments of corpor	re changes in operating assets, operating temporary sylrikah funds ating assets, operating liabilities, and rkah: asset in operating assets: In Bank Indonesia and - with maturity more than 3 months hased under resale agreement vivables expressed in maturity more than 3 months hased under resale agreement vivables gircevivables gricevivables griceviva	2,598,842 1,568,723  (5,377,916) (2,200,000) (92,272) (440,65) 766,996 (806,889) (9,577,280) (6,383,817) 221,166 1,351,245 (1,369,767) (149,957) (273,247) (39,557) (273,247) (149,957) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,9494) (85,854) (174,946) (86,280) (183,989) (194,706) (11,289,137) (183,989) (194,706) (11,289,137) (183,989) (194,706) (11,289,137) (183,989) (194,706) (11,289,137) (183,989) (194,706) (11,289,137) (183,888) (194,706) (175,714) (175,778) (170,774,500) (21,066) (26,309) (46,840) (174,946) (175,7550) (21,066) (179,774,500) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066	I. COMMITM  1. COMMITM  1. COMMITM  1. COMMITM  1. COMMITM  1. Unusec  2. Alto  2. Alto  3. Gerer  4. Peducus  4. Peducus  6. Alto  7. Alto  8. Alto  9. Alto  1. COMMITM  1. Unusec  9. Outstand  1. COMMITM  1. Unusec	4.5 Shortage of 4.6 Securitization 1.4.7.2 (The deduct 1.4.7.1 Plact 1.4.7.2 (The control and Ter 1 (AT 1 per 1 per 1 (AT 1 per	that can be california that can be california to capital on insulation of capital on insulation and capital on insulation and capital on insulation and capital on insulation and capital capi	Table   Tabl	30 Jun 2019 Audited  D BANK CONSOLI  1 542,985 544 13,676,076 18,411 8 135,449,571 146,872 9,311% 9,311% 9,311% 3  NCIES  CONSOLIDATED Jun 2020 31 Dec 2019 Junu 2020 31 Dec 201	CAR RATIO .008 CET1 Ratio ( .985 Tier 1 Ratio ( .985 CAR RATIO .994 Tier 2 Ratio ( .997 CAR RATIO .008 CET 1 for BUFFE .009 CAR RATIO .009 CET 1 for BUFFE .009 Capital Consc .009 Capital Surch .009 Capit	%) %) %) %) %) %) %) ER (%) TAGE SHOULD BE FULFILL! ervation Buffer (%) ala Buffer (%) ala Buffer (%) ala Buffer (%) (Independent) (Independent) (Independent) TORS ctor ant Director ant Director rector	ED BY BANK (%)  MANA GEMEI As of 30 June 20  Vacant*) C Takeshi K Ninik Hert I Irwan Mal C Kazuhisa D ammadi D hir Herdi Yasuhiro Henoch M Adrianus Hiromichi Merisa DE Hanna Ta	117,070   6,6 (87.26,588,586)   6,97.26,581,121)   1   1   1   1   1   1   1   1   1	2,261) (951,009) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) - (1,280,321) (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321)	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLDATED 18.09% 5,25% 23.34% 12.00% 0,000%
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR) 2. Non-performing assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets 4. Allowance for impairment losses on financial assets to earnin 5. Non-Performing Loans (NPL) - gross 6. Non-Performing Loans (NPL) - gross 7. Return on Assets (ROA) 8. Return on Equity (ROE) 9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Revenues 11. Loan to Deposit Ratio (LDR) 12. Macroprudential Intermediation Ratio 13. Net Stable Funding Ratio (NSFR) 14. Liquidity Coverage Ratio (LCR) 15. Leverage Ratio 16. Leverage Ratio 17. Leverage Ratio 18. Percentage Volation of Legal Lending Limit 19. Leverage Ratio (Early Interest) 19. Leverage Ratio (Early Interest) 20. Leverage Ratio (Early Interest) 21. Statutory Reserves Requirements 22. Statutory Reserves Requirements 23. Net Open Position 24. Repair Currencies 25. Net Open Position 26. Open Position 27. Position (Interest) 28. Retated Daties 29. Forward 9,656,287 21. Spot 438,055 22. Forward 9,656,287 23. Option 9,7,746,035 24. Future 11. Forward 9,744,749 25. Swap 7,746,035 26. Others 27. Forum 9,174,749 28. Future 9,174,749 29. Forum 9,174,749 29. Forum 9,174,749 20. Forum 9,174,749 20. Forum 9,174,749 21. Forward 9,174,749 21. Forward 9,174,749 22. Option 9,174,749 23. Future 9,174,749 24. Future 9,174,749	89.27% 8 148.40% 144 116.56% 201 221.96% 24 13.78% 22.52% 2  0.61% 0.95% 1.54% 1.08% 9.05% 1.51% 8.93% 4.66% 90.24% 97 154.17% 15 108.88% 15 112.51% 10 213.65% 25 12.78% 25  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Payments of corpor	re changes in operating assets, operating temporary sylrikah funds ating assets, operating liabilities, and rkah: asset in operating assets: In Bank Indonesia and - with maturity more than 3 months hased under resale agreement vivables expressed in the sylvables gricceivables gricceivables gricceivables gericceivables gricceivables gricceivables gricceivables gricceivables gricceivables gricceivables gricceivables grant gricceivables gricceivables gricceivables grant grant gricceivables grant	2,598,842 1,568,723  (5,377,916) (2,200,000) (92,272) (48,065) (96,969) (808,689) (9,577,260) (6,338,317) (123,785) (1,369,767)  221,166 14,351,245 (4,375,723) (9,802,147) (2,102,3947) (39,957) (77,955) (17,785) (17,785) (17,785) (17,785) (17,785) (7,190,300) (8,349,877)  (47,250,244) (9,972,753) 49,545,169 (10,972,753) 49,545,169 (11,079,494) (85,854) (174,946) (86,280) (183,989) (194,706) (11,301,409) (16,893,197) (11,301,409) (16,893,197) (11,301,409) (16,893,197) (12,272) (11,711) (13,898,198) (162,227,514) (1,171) (1,983,198) (162,227,514) (1,171) (1,983,198) (162,227,514) (1,171) (1,983,198) (162,227,514) (1,171) (1,983,198) (162,227,514) (1,171) (1,983,198) (162,227,514) (1,171) (1,983,198) (162,227,514) (1,171) (1,983,198) (162,227,514) (1,171) (1,983,198) (162,227,514) (1,171) (1,983,198) (162,227,514) (1,171) (1,983,198) (17,957,550) 221,066  26,309 (46,840)  19,841,659 20,424,211  12,810,418 20,598,437  7,74,630 2,996,001  2,164,925 4,018,475	I. CAPITAL OCEANT IN TOTAL MODA  RISK WEIGHT RWA CRED RWA MARR RWA OPER TOTAL RW. CAR RATIO B. CAR ALLOCA From CET' From ATI From Tier 2  I. COMMITM I. Unusec a. Rup b. CAPITAL CAPIT	4.S. Shortage of 4.P. Other deduct 1.4.7.1 Plac 1.4.7.2 Plac 1.4.7 Plac	that can be california that can be california to capital on insulation of exposures cition factor to comment of fund seement o	Table   Tabl	30 Jun 2019 D BANK CONSOLI 31 121,230,510 127,911 1 542,985 544 4 13,676,076 18,411 1 542,985 544 4 13,574,971 146,872 % 0.00% 0 0 3.31% 3  NCIES  CONSOLIDATED D Jun 2020 31 Dec 2019 D Jun 2020 31 Dec 2019 D Jun 2020 41,422,674 11,274,456 3,724,023 500,000 1,000,000 1,0774,456 2,124,023 500,000 1,000,000 1,0774,456 1,122,74,084 30,186,956 31,24,023 500,000 1,000,000 1,0774,456 1,122,74,084 30,186,956 31,24,023 500,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,00	CAR RATIO .008 CET1 Ratio ( .985 Tier 1 Ratio ( .987 CAR RATIO .994 Tier 2 Ratio ( .997 CAR RATIO .008 CET 1 for BUFFE .009 CAR RATIO .009 CARRATIO .00	%) %) %) %) %) %) %) GER (%) TAGE SHOULD BE FULFILLI revation Buffer (%) cal Buffer (%) arage for Systemic Bank (%) missioner Commissioner (Independent) (Independent) (Independent) CTORS Stor ent Director	ED BY BANK (%)  MANAGEMEI As of 30 June 20  Vacant") Chow Yin Takeshi K Ninik Herl Invan Mai Darmadi S Dini Herdi Yasuhisa Darmadi S Hiromichi Henoch M Hanna Ta Hann	117,070   C25-(6, 885,586)   C85,886   C81,721   C81,811,721   C81,811,7	2,261) (951,009) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) - (1,280,321) (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321)	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLDATED 18.09% 5,25% 23.34% 12.00% 0,000%
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR)  2. Non-performing arming assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets at Allowance for impairment losses on financial assets to earning the control of t	89.27% 8 148.40% 144 116.56% 221.96% 224 13.78% 22.52% 22 0.61% 0.95% 1.24% 1.08% 0.55% 1.51% 8.93% 4.66% 90.24% 99.154.17% 15 108.88% 15 112.51% 10 213.65% 25 12.78% 25  Derivative Recand Payab 9 3 Hedging Receivables Pa 67 17,535,510 316,043 167 133.188 2.361 9,656.287 243.025 - 7,746,035 70,657 - 7,746,035 70,657 - 9,174,749 162,711 1 - 9,174,749 162,711 1 - 9,174,749 162,711 1 - 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1 9,174,749 162,711 1	A	re changes in operating assets, operating temporary sylrkah funds ating assets, operating liabilities, and rkah: asset in operating assets: In Bank Indonesia and - with maturity more than 3 months hased under resale agreement vivables expressed assets: In Bank Indonesia and perating liabilities: primediately usustomers obten banks and the sylvables sed in operating liabilities: primediately usustomers obten banks and the sylvables sed in operating activities ROM INVESTING ACTIVITIES narketable securities adisposal of marketable securities adisposal of marketable securities and provided from investing activities ROM INVESTING ACTIVITIES and provided from investing activities and of fixed assets gipto-druse asset nangible assets equivalents transfer due to merger sale of fixed assets is provided from investing activities ROM INVANCING ACTIVITIES cuttifies issued borrowings ments and settlement of borrowings inchal lease liabilities vidend subordinated loan seed in financing activities [1]. INVAREASE IN CASH AND CASH 3.  HANGE RATE CHANGES ON CASH 2001/VALENTS AT THE BEGINNING HEQUIVALENTS AT THE BEGINNING HEQUIVALENTS AT THE END OF PERIOD quivalents consist of the suith donesia and other banks is ank indonesia and other banks with months or less curities - with maturity of 3 months or less curities - with maturity of 3 months or less curities - with maturity of 3 months or less	2,598,842 1,568,723  (5,377,916) (2,200,000) (92,272) (440,65) 766,996 (806,889) (9,577,280) (6,383,817) 221,166 1,351,245 (1,369,767) (149,957) (273,247) (39,557) (273,247) (149,957) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,875) (177,9494) (85,854) (174,946) (86,280) (183,989) (194,706) (11,289,137) (183,989) (194,706) (11,289,137) (183,989) (194,706) (11,289,137) (183,989) (194,706) (11,289,137) (183,989) (194,706) (11,289,137) (183,888) (194,706) (175,714) (175,778) (170,774,500) (21,066) (26,309) (46,840) (174,946) (175,7550) (21,066) (179,774,500) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066) (21,066	I. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	4.5 Shortage of 4.5 Shortage of 4.5 Shortage of 4.6 Securitization 4.7 Other deduct 1.4.7.1 Plact 1.4.7.2 Cross of 1.4.7 Cros	that can be calificated in the capital on insurance capital capi	Table   Tabl	30 Jun 2019 Audited D BANK CONSOLI 31 121,230,510 127,911 11 542,985 544 13,676,076 18,411 14 542,985 544 13,674,076 18,411 18 9,311 9  CONSOLIDATED D Jun 2020 31 Dec 2019 Audited Audited Jun 2020 31 Dec 2019 Audited 10,774,456 31,24,023 500,000 1,000,000 10,774,456 31,24,023 500,000 1,000,000 11,0774,456 1,212,40,23 500,000 1,000,000 11,0774,561 112,574,084 30,186,956 31,240,23 500,000 1,000,000 11,0774,565 112,574,084 30,186,956 31,240,23 500,000 1,000,000 11,0774,565 112,574,084 30,186,956 31,240,23 500,000 1,000,000 11,0774,565 112,574,084 30,186,956 31,240,23 500,000 1,000,000 11,0774,565 2174,023 500,000 1,000,000 11,0774,565 2174,023 500,000 1,000,000 11,0774,565 2174,023 500,000 1,000,000 11,0774,565 2174,023 500,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000 11,000,000 1,000,000	CAR RATIO  ,008 CET1 Ratio ( ,985 Tier 1 Ratio ( ,987 CAR RATIO  ,987 CAR RATIO  CAR RATIO  CAR RATIO ( CET 1 for BUFFE  DOWN Capital Cons  Capital Cons  Capital Surch  BOARD OF COMM  - President Com  - Vice President - Commissioner - Commissioner BOARD OF DIREC  - President Director - Director	%) %) %) %) %) %) %) %) %) %) % % % % %	DBY BANK (%)  MANAGEMEI As of 30 June 20  Vacant') Chow Yini Shakeshi Kazuhisa Damadi Dini Herdi Yasuhiro I Henochi Henochi Henochi Henochi Henochi Henochi Henochi Henochi Henochi Shakeshi Kasuhisa	117,070   C25-(6, 885,586)   C85,886   C81,721   C81,811,721   C81,811,7	2,261) (951,009) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) - (1,280,321) (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321)	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLDATED 18.09% 5,25% 23.34% 12.00% 0,000%
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR)  2. Non-performing arming assets and non-earning assets to total earning assets and non-earning assets to total earning assets and non-earning assets at Allowance for impairment losses on financial assets to earning the control of t	89.27% 8 148.40% 144 116.56% 20 221.96% 24 13.78% 24 13.78% 22.52% 2  0.61% 0.95% 1.24% 1.08% 0.55% 1.51% 8.33% 4.66% 90.24% 99 154.17% 15 108.88% 151 112.51% 102.13.65% 2.5 12.78% 213.65% 2.5 12.78% 243.025 25 243.025 26 27.7,46,035 70,657 7 243,035 70,657 7 243,035 70,657 7 23,640,934 453,890 3 67 50,351,193 932,644 1 23,8640,934 453,890 3	A	re changes in operating assets, operating temporary sylrkah funds ating assets, operating liabilities, and rkah:  ase in operating assets:  In Bank Indonesia and  - with maturity more than 3 months hased under resale agreement vivables exercises as a control of the sylvables glyreceivables glyreceivables glyreceivables glyreceivables see in mediately sustomers obten banks about the sylvables array sylrkah funds seed in operating activities ROM INVESTING ACTIVITIES anakelable securities adisposal of marketable securities adisposal of marketable securities asset of inved assets glytho-druse asset nangible assets equivalents transfer due to merger sale of fixed assets sprovided from investing activities ROM INVESTING ACTIVITIES activities issued borrowings ments and settlement of borrowings ments and settlement of borrowings ments and settlement of borrowings by the sylvable sibilities widend subordinated loan seed in financing activities SUMPAINANCING ACTIVITIES activities issued horrowings ments and settlement of borrowings by the sylvable sibilities widend subordinated loan seed in financing activities SUMPAINANCING ACTIVITIES activities issued horrowings ments and settlement of borrowings by the sylvable sibilities widend subordinated loan seed in financing activities SUMPAINANCING ACTIVITIES activities is sued horrowings ments and settlement of borrowings by the sylvable sylvable sibilities widend subordinated loan seed in financing activities such than a subordinated loan seed in financing activities subordinated loan seed in financing activities such and the sylvable sylvabl	2,598,842 1,568,723  (5,377,916) (2,200,000) (92,272) (48,065) (95,77,260) (63,383,37) 221,166 14,351,245 (4,375,723) (98,02,147) (2,102,393) (149,957) (273,247) (39,0577) (273,247) (39,0577) (273,247) (39,0577) (273,247) (39,0577) (17,785 1,175,072) (7,190,300) (8,349,877) (47,250,244) (9,972,753) 49,545,169 (10,79,494) (65,854) (174,946) (66,260) (183,398) (149,766) 11,289,137 5,161 3,841 1,963,963 12,030,067 (1,301,409) (16,189,094) (162,227,514) (4,195,478) (12,272) (1,171) 8 850 (84,232) (1,171) 8 850 (84,232) (1,171) (12,811,213) (3,459,124) (7,057,550) 221,066  19,841,659 20,424,211 12,810,418 20,588,37 774,630 2,996,001 2,164,925 4,018,475 2,2655,636 1,580,474 12,810,418 20,588,37 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134 - 9,754,134	I. CAMMITM  1. COMMITM  1. COMMITM  1. COMMITM  1. COMMITM  1. Unusec  2. Rupid  2. Rupid  3. Genera  4. Deduct  4. Deduct  5. Agnowled  6. CAR ALLOCA  6. CAR ALLOCA  7. COTOTAL RWA  6. CAR ALLOCA  8. COTOTAL RWA  10. COMMITM  11. Unusec  12. COMMITM  12. Unusec  13. COMMITM  14. Unusec  15. COMMITM  16. COTOTAL RWA  17. COMMITM  17. COMMITM  18. COMMITM  19. COTOTAL RWA  19. COTOTAL RWA  19. COTOTAL RWA  10. COMMITM  10. COMMITM  10. COMMITM  11. Unusec  11. COMMITM  12. COMMITM  13. COMMITM  14. COMMITM  15. COMMITM  16. COTOTAL RWA  17. COTOTAL RWA  18. COTOTAL RWA  19. COTOTAL RWA	4.5 Shortage of 4.6 Shortage of 4.5 Shortage of 4.6 Shortage of 4.6 Securitization 4.7 Other deduct 1.4.7.1 Plad 1.4.7.2 Crop on Instrument megior / Disaggio deduction Factors 3.1 Placement of 3.2 Cross-owner stary Capital (Ti instrument in fissiglio and the start of the start	that can be california that can be california to capital on insupersonal content of the capital on insupersonal capital on insupersonal capital on insupersonal capital capita	Table   Tabl	30 Jun 2019 30 Jun 2019 31 Jun 2019 32 Jun 2019 33 Jun 2019 34 Jun 2019 36 Jun 2019 37 Jun 2019 38 Jun 2019 38 Jun 2019 39 Jun 2019 30 Jun 2019 31 542,985 44 13,676,076 18,411 1542,985 454 41 3,676,076 18,411 16,676,076 18,411 16,676,076 18,411 16,676,076 18,411 16,676,076 18,411 16,676,076 18,411 16,676,076 18,411 18,714,611 18,714,611 11,070,028 18,714,084 11,714,561 112,574,084 11,712,085 117,283 11,712,085 117,283 11,712,085 117,283 11,712,085 117,283 11,712,085 117,283 11,712,085 117,283 11,712,085 117,283 11,712,085 117,283 11,712,085 117,283 11,712,085 117,283 11,712,085 117,283 11,712,085 117,283 11,712,085 117,283 11,712,085 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,283 117,	CAR RATIO  ,008 CET1 Ratio ( ,985 Tier 1 Ratio ( ,987 CAR	%) %) %) %) %) %) %) ER (%) TAGE SHOULD BE FULFILL! ervation Buffer (%) cal Buffer (%) arge for Systemic Bank (%) missioner Commissioner (Independent) (Independent) (Independent) Ertors and Director ent Director ent Director ent Director ent Director dent Commissioner of the Bank (%) dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) dent Commissioner of the Ba	T, 4, 6, 6, 6, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1,	117,070   C25-(6, 885,586)   C85,886   C81,721   C81,811,721   C81,811,7	2,261) (951,009) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) - (1,280,321) (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321)	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLDATED 18.09% 5,25% 23.34% 12.00% 0,000%
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR) 2. Non-performing asserts and non-earning assets to total earning assets and non-earning assets and son-earning assets and local earning assets (RA) 4. Allowance of impairment losses on financial assets to earning assets and local earning assets (RA) 5. Non-Performing Loans (NPL) - gross 6. Non-Performing Loans (NPL) - net 7. Return on Equity (ROE) 9. Net Interest Margin (IMI) 10. Operating Expenses to Operating Revenues 11. Loan to Deposit Ratio (LDR) 12. Macroprudential Intermediation Ratio 13. Net Stable Funding Ratio (NSFR) 14. Liquidity Coverage Ratio (LCR) 15. Leverage Ratio 16. Leverage Ratio (LCR) 17. Related parties 18. Non-related parties 19. Percentage Lending in Excess of the Legal Lending Limit in Related parties 19. Percentage Lending in Excess of the Legal Lending Limit in Related parties 19. Percentage Lending in Excess of the Legal Lending Limit in Related parties 19. Percentage Lending in Excess of the Legal Lending Limit in Related parties 20. Statutory Reserves Requirements 21. Statutory Reserves Requirements 22. Statutory Reserves Requirements 23. Net Open Position  SPOT AND DERIVATIVE TRA As of 30 June 2020 (In million Ruplah)  TRANSACTION Notional Amount Trading 20. Rechance Ratio (In million Ruplah)  Trading 21. Spot 438,055 304,86 22. Forward 9,656,287 23. Option 9,656,287 23. Option 9,744,045 24. Future 9,174,749 25. Swap 7,746,035 26. Others 9,174,749 27. The consolidated financial information are prepared be unaudited and for the six months period ended on 30 June 202 The consolidated financial information above is presented in 0 a Financial Services Authority Regulation No. 32/POJK.03/2 and Publication of Financial Statements for Banks;	89.27% 8 148.40% 144 116.56% 201 221.96% 24 13.78% 22.52% 2  0.61% 0.95% 1.54% 1.08% 0.55% 1.51% 8.39% 4.66% 90.24% 97 154.17% 15 108.88% 15 112.51% 10 213.65% 25 12.78% 25  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	A	re changes in operating assets, operating temporary sylrkah funds atting assets, operating liabilities, and rkah: asse in operating assets: In Bank Indonesia and - with maturity more than 3 months hased under resale agreement vivables seriousles glreceivables glreceivables glreceivables generated with the serious greceivables sep in operating liabilities: immediately sustomers other banks ables are seriousles grant g	2,598,842 1,568,723  (5,377,916) (2,200,000) (92,272) (48,065) (95,77,260) (6,338,317) (123,785 (1,369,767) (139,802,147) (2,102,39) (149,957) (273,247) (39,0557) (273,247) (39,0557) (273,247) (39,0557) (273,247) (39,0557) (273,247) (39,0557) (273,247) (47,250,244) (9,972,753) (47,250,244) (9,972,753) (47,250,244) (17,946) (66,280) (14,96,476) (11,301,409) (16,898,094) (14,706) (16,2227,514) (1,171) (1,289,137) (11,301,409) (16,898,094) (16,2227,514) (1,171) (1,289,137) (11,301,409) (16,898,094) (16,2227,514) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,171) (1,272) (1,272) (1,171) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,272) (1,	I. CAPITAL RWA CRED RWA MARR TO TOTAL MODA  RISK WEIGHT RWA CRED RWA MARR TO TOTAL MODA  RISK WEIGHT RWA CRED RWA MARR TO TOTAL TWA CRED RWA MARR TO TOTAL TWA CAR RATIO B.  CAR RATIO B.  L COMMITM  I. URUSEG B. RUSE L C.	4.5 Shortage of 4.5 Shortage of 4.5 Shortage of 4.6 Securitization 4.7 Other deduct 1.4.7.1 Plant 1.4.7 Plant 1.4.	that can be california that can be california to capital on insupersonal content of the capital on insupersonal capital on insupersonal capital on insupersonal capital capita	Table   Tabl	30 Jun 2019 Audited  31 21,230,510 127,916 1 542,985 544 1 13,676,076 18,411 8 549,571 49,73 1 9,311 9  30 Jun 2019 Audited  31 21,230,510 127,916 1 542,985 544 1 13,676,076 18,411 1 54,985 344,9571 49,9  30 0.00% 6 0.00% 6 6 30 3,311 33  NCIES  CONSOLIDATED  D Jun 2020 31 Dec 2019 Junudited 38,785,070 41,482,674 31,240,23 500,000 1,0774,456 2,124,023 500,000 1,0774,456 3,124,023 500,000 1,0774,456 3,124,023 500,000 1,0774,456 3,124,023 500,000 1,000,000 1,0774,456 2,124,023 500,000 1,000,000 1,0774,456 2,124,023 500,000 1,000,000 1,0774,456 2,124,023 500,000 1,000,000 1,0774,456 2,124,023 500,000 1,000,000 1,0774,456 2,124,023 500,000 1,000,000 1,0774,456 2,124,023 500,000 1,000,000 1,0774,456 2,124,023 500,000 1,000,000 1,0774,456 2,124,023 500,000 1,000,000 1,0774,456 2,124,023 500,000 1,000,000 1,0774,456 2,124,024 500,000 1,000,000 1,0774,456 2,124,024 500,000 1,000,000 1,0774,656 2,124,024 500,000 1,000,000 1,0774,656 2,124,024 500,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,0774,656 2,124,023 500,000 1,000,000 1,0774,656 2,124,023 500,000 1,000,000 1,0774,656 2,124,023 500,000 1,000,000 1,0774,656 2,124,023 500,000 1,000,000 1,0774,656 2,124,023 500,000 1,000,000 1,0774,656 2,124,023 500,000 1,000,000 1,0774,656 2,124,023 500,000 1,000,000 1,0774,656 2,124,023 500,000 1,000,000 1,0774,656 2,124,023 500,000 1,000,000 1,0774,656 2,124,023 500,000 1,000,000 1,0774,656 2,124,023 500,000 1,000,000 1,0774,656 2,124,023 500,000 1,000,000 1,0774,656 2,124,023 500,000 1,000,000 1,000,000 1,0774,656 2,124,023 500,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	CAR RATIO  ,008 CET1 Ratio ( ,985 Tier 1 Ratio ( ,987 CAR	%) %) %) %) %) %) %) %) %) %) %) %) % % % % % % % % % % % % % % % % % % % %	T. ((a) (b) (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c	117,070   C25-(6, 885,586)   C85,868   C81,121	2,261) (951,009) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) - (1,280,321) (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321)	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLDATED 18.09% 5,25% 23.34% 12.00% 0,000%
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR) 2. Non-performing assets and non-earning assets to total earning assets and non-earning assets and son-earning assets and son-earning assets and local earning assets and son-earning assets and local earning assets (RPL) - gross 5. Non-Performing Loans (NPL) - gross 6. Non-Performing Loans (NPL) - net 7. Return on Assets (ROA) 8. Return on Equity (ROE) 9. Net Interest Margin (NIM) 10. Operating Expenses to Operating Revenues 11. Loan to Deposit Ratio (LDR) 12. Macroproduential Intermediation Ratio 13. Net Stable Funding Ratio (NSFR) 14. Liquidity Coverage Ratio (LCR) 15. Leverage Ratio 16. Leverage Ratio 17. Retained parties 18. Non-related parties 19. Percentage Violation of Legal Lending Limit 19. Related parties 19. Percentage Lending in Excess of the Legal Lending Limit 19. Related parties 19. Percentage Lending in Excess of the Legal Lending Limit 19. Related parties 20. Statutory Reserves Requirements 21. Statutory Reserves Requirements 22. Statutory Reserves Requirements 23. Net Open Position  SPOT AND DERIVATIVE TRA 25. As of 30 June 2020 26. (In million Ruplah)  TRANSACTION  Notional 26. A Put 17. As of 30 June 2020 27. Forovard 17. As of 30 June 2020 28. Porvard 17. As of 30 June 2020 29. The consolidated financial information are prepared ba unaudited and for the six months period ended on 30 June 2020 20. The Consolidated financial information above is presented in on a Financial Services Authority Regulation No. 32/POJK.03/ 29. And Publication of Finandion'ty Regulation No. 32/POJK.03/ 20. Capital Market Supervisory Agency Regulation No. 31/POJK.03/ 20. Capital Market Supervisory Agency Regulation No. 31/POJK.03/ 20. Capital Market Supervisory Age	89.27% 8 148.40% 14 116.56% 10 221.96% 24 13.78% 24 13.78% 22.52% 2  0.61% 0.95% 1.24% 1.08% 0.55% 1.51% 8.33% 4.66% 90.24% 99 154.17% 15 108.88% 15 112.51% 10 213.65% 25 12.78% 25 12.78% 25 21.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	2.88% Cash flows before temporary syli (Ilabilities and I Changes in open temporary syli (Increase) decree Placements with Placements with Placements of Cash Cash Cash Cash Cash Cash Cash Cash	re changes in operating assets, operating temporary sylrkah funds atting assets, operating liabilities, and rkah: asset in operating assets: In Bank Indonesia and - with maturity more than 3 months hased under resale agreement vivables exercised by the service of the service	2,598,842 1,568,723  (5,377,916) (2,200,000) (92,272) (46,065) (92,272) (46,065) (95,77,260) (6,338,317) (123,785) (1,369,787) (121,166 14,351,245 (4,375,723) (9,802,147) (2,102,399) (149,957) (273,247) (39,957) (273,247) (39,957) (273,247) (39,957) (17,785 1,175,072) (7,190,300) (8,349,877)  (47,250,244) (9,972,753) (47,250,244) (9,972,753) (17,190,300) (17,9494) (85,854) (174,946) (66,280) (183,989) (194,706) (133,989) (194,706) (133,989) (194,706) (1,301,409) (66,820) (194,706) (1,301,409) (161,898,094 (4,195,478) (12,272) (1,171) (8 650) (44,195,478) (12,272) (10,3888) - 7,425 (1,331,243) (3,459,124)  (7,057,550) (221,066)  (46,840)  19,841,659 (20,424,211  12,810,418 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,	I. COMMITM  I. Unusec  II. Commitm  I. Unusec  III. Commitm  I. Unusec  III. Commitm  I. Unusec  III. Commitm  I. Unusec  III. Commitm  III. III. III. III. III. IIII. III. I	4.5 Shortage of 4.5 Shortage of 4.5 Shortage of 4.6 Securitzal 4.7 Other deduct 1.4.7.1 Plac 1.4.7.2 Plac 1.4.7 P	that can be calificated in the capital on insulation of capital on insulation factor to be cerement of funds. See one expension of the capital on insulation factor to be cerement of funds in situation for funds in insulation of search of funds in insulation of funds	Table   Tabl	30 Jun 2019 Audited  30 Jun 2019 Audited  31 121,230,510 127,918 11 542,985 544 113,676,076 18,4117 18 549,971 48,97 18 0,00% 6 0,00% 6 0,00% 3,31% 3  NCIES  CONSOLIDATED D Jun 2020 3 10 Dec 2019 Junudited 30,704,646 3,124,023 500,000 1,0774,456 2,124,023 500,000 1,0774,456 3,124,023 500,000 1,0774,456 3,124,023 500,000 1,0774,456 3,124,023 500,000 1,0774,456 3,124,023 500,000 1,000,000 1,0774,456 2,124,023 500,000 1,000,000 1,0774,456 2,124,023 500,000 1,000,000 1,0774,456 3,124,023 500,000 1,000,000 1,0774,456 3,124,023 500,000 1,000,000 1,0774,456 2,124,023 500,000 1,000,000 1,0774,456 3,124,023 500,000 1,000,000 1,0774,456 3,124,023 500,000 1,000,000 1,0774,456 3,124,023 500,000 1,000,000 1,0774,456 3,124,023 500,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	CAR RATIO .008 CET1 Ratio ( .985 Tier 1 Ratio ( .987 CAR RATIO .9987 CAR RATIO .9987 CAR RATIO ( .9987 CAR RATIO .00% CAR RATIO .00% Capital Cons .00% Capital Cons .00% Capital Surch  BOARD OF COMM - President Com - Vice President - Commissioner - Director - Dir	%) %) %) %) %) %) %) ER (%) TAGE SHOULD BE FULFILL! ervation Buffer (%) cal Buffer (%) arge for Systemic Bank (%) missioner Commissioner (Independent) (Independent) (Independent) Ertors and Director ent Director ent Director ent Director ent Director dent Commissioner of the Bank (%) dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) dent Commissioner of the Ba	T, 4, 6, 6, 6, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1, 2, 1,	117,070   (25-(6) (87-2)   (25-(6) (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-	2,261) (951,009) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) - (1,280,321) (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321)	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLDATED 18.09% 5,25% 23.34% 12.00% 0,000%
Performance Ratios (Bank)  1. Capital Adequacy Ratio (CAR)  2. Non-performing asserts and non-earning assets to total earning assets and non-earning assets and local earning assets to earning assets and local earning assets and local earning assets (RA)  3. Non-Performing Loans (NPL) - gross  6. Non-Performing Loans (NPL) - ence  7. Return on Assets (ROA)  8. Return on Equity (ROE)  9. Net Interest Margin (IMI)  10. Operating Expenses to Operating Revenues  11. Loan to Deposit Ratio (LDR)  12. Macroprudential Intermediation Ratio  13. Net Stable Funding Ratio (NSFR)  14. Liquidity Coverage Ratio (LCR)  15. Leverage Ratio  Compliance Ratios (Bank)  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 c. Percentage Lending in Excess of the Legal Lending Limit i. Related parties ii. Non-related parties c. Percentage Lending in Excess of the Legal Lending Limit i. Related parties c. Percentage Lending in Excess of the Legal Lending Limit i. Related parties c. Percentage Lending in Excess of the Legal Lending Limit i. Related parties c. Percentage Lending in Excess of the Legal Lending Limit i. Related parties c. Percentage Lending in Excess of the Legal Lending Limit i. Related parties c. Percentage Lending in Excess of the Legal Lending Limit i. Related parties c. Percentage Lending in Excess of the Legal Lending Limit i. Related parties c. Percentage Lending in Excess of the Legal Lending Limit i. Related parties c. Percentage Lending Carties and Carties c. Percentage Lending Carties and C	89.27% 8 148.40% 14 116.56% 20 121.96% 24 13.78% 22.52% 2  0.61% 0.95% 1.54% 1.08% 1.55% 1.51% 8.39% 4.66% 90.24% 99 154.17% 15 108.88% 15 112.51% 10 213.65% 25 12.78% 25 10.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.	A 27% Cash flows before temporary sylic illabilities and 1 changes in open temporary sylic increases decrea obligations due persiste from the persistence of	re changes in operating assets, operating temporary sylrkah funds atting assets, operating liabilities, and rkah: asse in operating assets: In Bank Indonesia and with maturity more than 3 months hasaed under resale agreement windoles services and in operating liabilities: immediately uniter the sale agreement windoles seel and the sale agreement windoles seel and seel assets seel in operating liabilities: immediately uniter analysis with seel and seel and seel and seel and seel assets seed in operating activities ROM INVESTING ACTIVITIES hardkeable securities disposal of marketable securities asset and seel assets agriculture and seel assets asset and seel assets and seel assets and seel assets and seel assets asset and seel assets and seel assets asset and seel assets asset and seel assets asset and seel assets asset a	2,598,842 1,568,723  (5,377,916) (2,200,000) (92,272) (46,065) (92,272) (46,065) (95,77,260) (6,338,317) (123,785) (1,369,787) (121,166 14,351,245 (4,375,723) (9,802,147) (2,102,399) (149,957) (273,247) (39,957) (273,247) (39,957) (273,247) (39,957) (17,785 1,175,072) (7,190,300) (8,349,877)  (47,250,244) (9,972,753) (47,250,244) (9,972,753) (17,190,300) (17,9494) (85,854) (174,946) (66,280) (183,989) (194,706) (133,989) (194,706) (133,989) (194,706) (1,301,409) (66,820) (194,706) (1,301,409) (161,898,094 (4,195,478) (12,272) (1,171) (8 650) (44,195,478) (12,272) (10,3888) - 7,425 (1,331,243) (3,459,124)  (7,057,550) (221,066)  (46,840)  19,841,659 (20,424,211  12,810,418 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,	I. CAMMITM  I. COMMITM  I. Unused  II. Commitm  I. Unused  III. Commitm  IIIII. Commitm  III. Commitm  III. Commitm  III. Commitm  III. Com	4.5 Shortage of 4.6 Securitization 1.4.7.2 (None 1	inat can be calificated in the can be calificated in capital on insulation according to the capital on insulation factor to comment of funds seen on exposures cition factor to comment of funds in capital or ca	Table   Tabl	30 Jun 2019 D BANK CONSOLI 31 121,230,510 127,911 11 542,985 544 13,676,076 18,4174 14 13,676,076 18,4174 15 9,311/2 99 15 0 Jun 2020 31 Dec 2019 16 0 Jun 2020 31 Dec 2019 17 2020 31 Dec 2019 18 2020 31 Dec	CAR RATIO .008 CET1 Ratio ( .985 Tier 1 Ratio ( .987 CAR RATIO .9987 CAR RATIO .9987 CAR RATIO ( .9987 CAR RATIO .00% CAR RATIO .00% Capital Cons .00% Capital Cons .00% Capital Surch  BOARD OF COMM - President Com - Vice President - Commissioner - Director - Dir	%) %) %) %) %) %) %) ER (%) TAGE SHOULD BE FULFILL! ervation Buffer (%) cal Buffer (%) arge for Systemic Bank (%) missioner Commissioner (Independent) (Independent) (Independent) Ertors and Director ent Director ent Director ent Director ent Director dent Commissioner of the Bank (%) dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) dent Commissioner of the Ba	ED BY BANK (%)  MANA GEMEI As of 30 June 20  Vacant*) : Chow Yin : Takeshi K : Ninik Herl : Inwan Mal : Ongki Wa : Kazuhisa : Darmadi : : Dini Herd : Yasuhiro : Hiomichi : Henoch N : Adrianus : Hiomichi : Merisa D : Adrianus : Hiomichi : Merisa O : Maria Ab  Vacant according to the res of the Bark as of 14 May 20  SHAREHOLDE As of 30 Juni 20  ital Group ital Gr	117,070   (25-(6) (87-2)   (25-(6) (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-	2,261) (951,009) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) (1,280,321) - (1,280,321) (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321) - (1,280,321)	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLDATED 18.09% 5,25% 23.34% 12.00% 0,000%
Performance Ratios (Bank)	89.27% 8 148.40% 14 116.56% 20 121.96% 24 13.78% 22.52% 2  0.61% 0.95% 1.54% 1.08% 1.55% 1.51% 8.39% 4.66% 90.24% 99 154.17% 15 108.88% 15 112.51% 10 213.65% 25 12.78% 25 10.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.	A 27% Cash flows before temporary sylic illabilities and 1 changes in open temporary sylic increases decrea obligations due persiste from the persistence of	re changes in operating assets, operating temporary sylrkah funds atting assets, operating liabilities, and rkah: asse in operating assets: In Bank Indonesia and with maturity more than 3 months hasaed under resale agreement windoles services and in operating liabilities: immediately uniter the sale agreement windoles seel and the sale agreement windoles seel and seel assets seel in operating liabilities: immediately uniter analysis with seel and seel and seel and seel and seel assets seed in operating activities ROM INVESTING ACTIVITIES hardkeable securities disposal of marketable securities asset and seel assets agriculture and seel assets asset and seel assets and seel assets and seel assets and seel assets asset and seel assets and seel assets asset and seel assets asset and seel assets asset and seel assets asset a	2,598,842 1,568,723  (5,377,916) (2,200,000) (92,272) (46,065) (92,272) (46,065) (95,77,260) (6,338,317) (123,785) (1,369,787) (121,166 14,351,245 (4,375,723) (9,802,147) (2,102,399) (149,957) (273,247) (39,957) (273,247) (39,957) (273,247) (39,957) (17,785 1,175,072) (7,190,300) (8,349,877)  (47,250,244) (9,972,753) (47,250,244) (9,972,753) (17,190,300) (17,9494) (85,854) (174,946) (66,280) (183,989) (194,706) (133,989) (194,706) (133,989) (194,706) (1,301,409) (66,820) (194,706) (1,301,409) (161,898,094 (4,195,478) (12,272) (1,171) (8 650) (44,195,478) (12,272) (10,3888) - 7,425 (1,331,243) (3,459,124)  (7,057,550) (221,066)  (46,840)  19,841,659 (20,424,211  12,810,418 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,437  2,088,751 (20,598,	I. CARLOCA  RISK WEIGHT  RWA CRED RWA MARR RWA OPED RWA GRED RWA G	4.5 Shortage of 4.6 Securitization 4.7 Other deduct 1.4.7.1 Plan 1.4.7 Plan 1	inat can be calificated in the can be calificated in capital on insulation according to the capital on insulation factor to comment of funds seen on exposures cition factor to comment of funds in capital or ca	Table   Tabl	30 Jun 2019 D BANK CONSOLI 31 121,230,510 127,911 11 542,985 544 41 36,76,076 18,411 15 42,985 544 13 549,311 146,872 15 93,311 99 17 18 135,449,571 18 135,449,571 18 135,449,571 18 135,449,571 18 13 10,000 10,000,000 18 33,11 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,000,000 19 10,0000 19 10,00000 19 10,0000 19 10,0000 19 10,0000 19 10,0000 19 10,0000 19 10,00	CAR RATIO .008 CET1 Ratio ( .985 Tier 1 Ratio ( .987 CAR RATIO .9987 CAR RATIO .9987 CAR RATIO ( .9987 CAR RATIO .00% CAR RATIO .00% Capital Cons .00% Capital Cons .00% Capital Surch  BOARD OF COMM - President Com - Vice President - Commissioner - Director - Dir	%) %) %) %) %) %) %) ER (%) TAGE SHOULD BE FULFILL! ervation Buffer (%) cal Buffer (%) arge for Systemic Bank (%) missioner Commissioner (Independent) (Independent) (Independent) Ertors and Director ent Director ent Director ent Director ent Director dent Commissioner of the Bank (%) dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) der ent Director dent Commissioner of the Bank (%) dent Commissioner of the Ba	To BY BANK (%)  MANAGEMEI As of 30 June 20  Vacant")  Chow Yin Takeshi K Ninik Heri I wan Mal Congki Was Darmadi S Hiromichi Henoch M Adrianus Hiromichi Merisa Da Hanna Ta Ha	117,070   (25-(6) (87-2)   (25-(6) (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-2)   (87-	2,261) (951,009) (1,280,321)	6,145,463 1,567,402 - - 34,281,277 2019 ted CONSOLDATED 18.09% 5,25% 23.34% 12.00% 0,000%

www.btpn.com