Panin Bank Panin Bank **CONSOLIDATED FINANCIAL STATEMENTS** PT Bank Panin, Tbk. & Subsidiaries



STATEMENTS OF FINA AS OF SEPTEMBER 30, 2020, J	INCIAL POSITIO	N	,					ENTS OF EARNING ASSET Q As of september	30, 2020 AND 2019	ORMATION				STATEMENTS OF C For the Nine Months Period Endel	SEPTEMBER 30, 2020	AND 2019	
(In Millions F No. DESCRIPTION	Rupiah) INDIV	IDUAL		DLIDATED D DEC 31, 2019	No.	DESCRIPTION		(In Millions SEP 30, 1	Rupiah) 2020			SEP 30, 2019		(In Millions R DESCRIPTION		CONSC	DLIDATED SEP 30, 2019
ASSETS 1. Cash 2. Placement to Bank Indonesia	1,071,298	1,317,625 8,629,958	1,089,505		l. 1	RELATED PARTIES	C	SM S		TOTAL	C SN	A S D	L TOTAL	CASH FLOWS FROM OPERATING ACTIVITIES Interest, loan commissions and fees received Interest, prizes, fund commissions and fees paid		11,768,975 (5,722,444	
Interbank placement Spot and derivatives / forward claims	3,794,830	4,140,479 37,693	4,109,372	3,892,405		a. Rupiah b. Foreign currency	217,628		-	- 217,628	- 80.948		80,948	Other operating revenues received Other operating expenses paid Gain on foreign exchange transactions - net		1,783,253 (3,527,898 176,430) (3,395,566) 0 84,756
Securities held Securities sold under repurchase agreement (repo)	36,079,926	14,422,988 3,145,687	36,727,981	3,145,687	2.	Spot and derivatives / forward claims a. Rupiah			-					Non-operating income received - net Tax expense paid Operating cash flows before changes in operating assets and liabilities		59,282 (722,064 3,815,534) (878,938)
Claims on securites bought under reverse repo Acceptance claims Loans	16,968,759 2,102,698 116,775,318	11,682,078 2,577,543 132,491,854	16,968,759 2,102,698 133,455,820	3 2,577,543	3.	b. Foreign currency Securities held			-					Decrease (Increase) in operating assets Placement with Bank Indonesia and other banks Securities		(304,054)	
10. Sharia financing 11. Equity investment	2,262,200	2,302,401	591,254			a. Rupiah b. Foreign currency	98,371		-	- 98,371 	138,452		- 138,452	Loans Securities purchased with agreements to resell Finance lease receivables		(16,123,003 13,403,808 (5,286,681 289,146	8 (1,159,325)) 121,600
 Other financial assets Impairment on financial assets -/- 	1,425,579	964,118	2,014,788		4.	Securities sold under repurchase agreement (repo) a. Rupiah	-		-					Consumer financing receivables Factoring receivables		1,708,063 3,589 (95,209	3 (1,787,431) 9 42,995
 a. Securities held b. Loans and sharia financing c. Others 	(22) (5,108,519) (4,391)	(3,716,327) (625)	(23,522) (5,624,432) (30,953)	(4,170,948)	5.	 b. Foreign currency Claims on securities bought under reverse repo a. Rupiah 								Other assets Increase (Decrease) in operating liabilities Liabilities payable immediately Deposits		(95,209 172,713 15,040,465	3 135,924
14. Intangible Assets Accumulated amortisation on intangible assets -/-	278,117 (235,255)	278,117 (225,718)	335,742	333,332	6.	b. Foreign currency			-					Deposits from other banks Acceptances payable Securities sold with agreements to repurchase		(2,846,979 (1,566 (4,910,465) 3,014,375) (821)
15. Fixed assets and equipment Accumulated depreciation on fixed assets and equipments -/-	10,409,440 (430,808)	10,160,735 (158,771)	10,885,277 (491,857)	7 10,505,235) (192,585)	7.	Loans and financing provided a. Micro, small and medium enterprises (UMKM)								Other liabilities Net cash Provided by (Used in) Operating Activities		226,533	3 (46,531)
 Non productive assets Abandoned properties Forreclosed assets 	170,958	174,197 1,145,700	170,958	3 174,197 9 1,981,849		i. Rupiah ii. Foreign currency	153,983		- 21,	133 175,116	2,408	· · ·	- 2,408	CASH FLOWS FROM INVESTING ACTIVITIES Proceeds from sale of premises and equipment Dividends received		5,721 35,572	2 24,393
c. Suspense accounts d. Interbranch assets *		-	7			b. Non micro, small and medium enterprises (UMKM) i. Rupiah	1,241,224		-	- 1,241,224	505,492		- 505,492	Acquisition of premises and equipment Acquisition of intangible assets Net cash Used in Investing Activities		(252,460 (63,012 (274,179) (14,404)
17. Other assets TOTAL ASSETS	712,454 198,216,614	882,616 190,252,348	1,111,898 216,586,874	1		ii. Foreign currency c. Restructured loans i. Rupiah	150,492		- 21,	133 171,625	170.637		- 170,637	CASH FLOWS FROM FINANCING ACTIVITIES Purchase of treasury stock		(4,233	
LIABILITIES AND EQUITIES					8	i. Foreign currency Equity investment	2,261,410		- 21,	- 2,261,410	2,311,595		- 2,311,595	Treasury bonds and subordinated bonds Borrowings received (paid) Net cash Provided by (Used in) Financing Activities		3,000 (2,167,951 (2,169,184) 943,147
1. Current account 2. Saving account	12,235,475 43,428,863	9,754,498 38,468,037	11,393,401 43,916,572			Other receivables	-		-		-			NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD		645,669 15,309,732	
3. Deposit 4. Electronic money	82,974,086	74,526,411	91,133,911	82,585,825		a. Rupiah b. Foreign currency	732,902		-	- 732,902	1,178,910		- 1,178,910	Effect of foreign exchange rate changes CASH AND CASH EQUIVALENTS AT END OF PERIOD		302,073 16,257,474	3 (145,756)
Liabilities to Bank Indonesia Interbank liabilities Spot and derivatives / forward liabilities	882,850	3,512,664 37,988	1,018,428		II. 1.	Interbank placement								Cash and cash equivalents consist of: Cash on hand Demand deposits with Bank Indonesia		1,089,508	
 Liabilities on securites sold under repurchase agreement (repo) 	-	4,910,465		4,910,465	2.	a. Rupiah b. Foreign currency	261,648 3,315,554		-	- 261,648 - 3,315,554	67,912 3,456,110		- 67,912 - 3,456,110	Demand deposits with other banks Placements with Bank Indonesia and other banks Total cash and cash equivalents		1,229,579 5,602,738 16,257,474	9 922,286 5 2,871,886
9. Acceptance liabilities 10. Issued securities 11. Loans received	2,107,082 9,608,990 3,787,441	2,583,493 9,601,805 4,617,918	2,107,082 11,508,731 7,264,317	2 2,583,493 1 11,493,797 7 9,429,982	2.	Spot and derivatives / forward claims a. Rupiah b. Foreign currency	3,939			- 3,939	23,209		- 23,209	STATEMENTS OF CALCULATION OF CAPITAL. As of september 30			
12. Margin deposit 13. Interbranch liabilities *	202,154	207,018	202,267		3.		33,527,660		- 2,	638 33,530,298	14,757,313		2,638 14,759,951	(In Millions R COMPONENTS OF CAPITAL	SEP 30, 202	20 SEF SOLIDATED INDIVIDUAL	2 30, 2019 CONSOLIDATED
14. Other liabilities 15. Minority interest	3,103,900	2,378,875	3,442,236 3,062,724		4.	b. Foreign currency Securities sold under repurchase agreement (repo)	2,451,257			- 2,451,257	2,469,389		- 2,469,389	I. Core Capital (Tier 1) Core Capital/Common Equity Tier 1 (CET 1) 1.1 Paid-in Capital (net of Treasury Stock)	37,039,203	40,833,912 34,013,794 40,833,912 34,013,794 2,408,155 2,408,765	4 37,676,602
EQUITIES 16. Paid in capital						a. Rupiah b. Foreign currency								1.2 Capital Additional Reserves 1.2.1 Additional Tier 1	36,918,820 37,476,661	38,342,507 34,033,308 39,274,176 36,061,970	8 35,332,240 37,843,157
a. Capital b. Unpaid capital -/-	9,600,000 (7,191,235)		(7,191,235		5.	a. Rupiah	16,968,759			- 16,968,759	13,029,015		- 13,029,015	1.21.1 Other comprehensive income 1.21.1.1 Surplus of the financial statement translat 1.21.1.2 Potential benefits of the changes in financ	on - ial	8,434,845 7,527,769	9 7,588,243
c. Treasury stock -/- 17. Additional paid in capital a Anin	(610) 3,440,707	3.444.330	(610) 3,440,707	3.444.330	6. 7.	b. Foreign currency Acceptance claims Loans and financing provided	2,102,698		-	- 2,102,698	2,682,248		- 2,682,248	assets measured at fair value through oth comprehensive income 1.2.1.1.3 Surplus of fixed assets revaluation	er 651,561	618,426 77,230 7,816,419 7,450,539	
a. Agio b. Disagio -/- c. Fund for paid-up capital	3,440,707	J,494,53U - -	3,440,707	J,444,33U 		Loans and intancing provided a. Micro, small and medium enterprises (UMKM) i. Rupiah	23,348,125	1,205,568 139,929	86,417 827,	813 25,607,852	27,667,030 1,58	86,438 115,716 181,240	1,234,245 30,784,669	1.2.1.2 Other capital additional reserves (other disclosed reserves) 1.2.1.2.1 Agio 1.3.1.1.2. Concert reserves	3,440,707	30,839,331 28,534,201 3,440,707 3,444,330	3,444,330
d. Other 18. Other comprehensive gain (loss)		-	(141,474)			ii. Foreign currency b. Non micro, small and medium enterprises (UMKM)	60,965		-	- 60,965		6,241	- 71,465	1.2.1.2.2 General reserves 1.2.1.2.3 Previous year profit 1.2.1.2.4 Current year profit		23,661,297 22,873,419 1,424,100 2,313,227 2,216,452	- 1,199,407
a. Gain b. Loss -/- 19. Reserves	8,302,342 (38,175)	7,756,391 (34,918)	8,323,511 (38,175)	7,811,426 (34,918)		i. Rupiah ii. Foreign currency	76,721,979 7,786,161	2,486,202 414,868 319,912 -	225,868 1,735,	171 81,584,088 - 8,106,073	85,072,291 2,92 13,715,139	25,795 97,620 211,062	2,159,935 90,466,703 - 13,715,139	1.2.1.2.5 Funds for paid-in capital 1.2.1.2.6 Others 1.2.2 Deduction Tier 1	(557,841)	(931,669) (2.028,662	
19. Reserves a. General reserves b. Appropriated reserves	23,294,755 140,000	22,873,435 140,000	23,661,297 140,000			c. Restructured loans i. Rupiah ii. Expire a wranne		2,505,390 194,033	82,943 638,			38,593 55,085 158,344	981,213 7,875,541	1.2.2.1 Other comprehensive income 1.2.2.1.1 Defisit of the financial statement translation			, (£,010,317)
20. Gainlloss a. Previous years	-	-	1,424,100	1,205,496		ii. Foreign currency Equity investment Other receivables	1,766,422 790	319,912 -	-	- 2,086,334 - 790	903,939 790	1.641	- 903,939 625 1,415 - 1,641	1.22.12 Potential losses from the changes in financial assets measured at fair value through other comprehensive income 1.22.2 Other capital additional reserves (other disclosed		-	
 b. Current year c. Dividends paid TOTAL EQUITIES ATTRIBUTABLE TO OWNERS 	2,332,132	3,065,173 - 39,653,176	2,313,227		9.		33,716,556	44,337 13		33,760,906		60,001	26 34,789,180	reserves) 1.22.2.1 Disagio 1.22.2.2 Previous year loss	(557,841)	(931,669) (2,028,662) (2,510,917)
TOTAL LIABILITIES AND EQUITIES				1 211,287,370		b. Foreign currency OTHER INFORMATIONS	4,509,716		-	- 4,509,716	7,632,923		- 7,632,923	1.22.2.3 Current year loss 1.22.2.4 Less difference between the allowance for assets and the allowance for impairment		-	
* stated at net carrying value STATEMENTS OF PROFIT OR LOSS AND	OTHER COMP	REHENSIVE IN	ICOME		1.	Assets pledged as collateral : a. To Bank Indonesia								losses on productive assets 1.2.2.25 Less difference of fair value adjustment of financial instruments in the Trading Book		- (1,442,984) (1,429,450)
FOR THE NINE MONTHS PERIOD ENDE	Rupiah)	30, 2020 AND		DLIDATED	2.	b. To other parties Foreclosed assets				- 1,465,680			- 849,391	1.22.2.6 Required allowance for assets non productive 1.22.2.7 Others	(557,841)	(931,669) (585,678) (1,081,467)
No. DESCRIPTION OPERATIONAL INCOME AND EXPENSES A. Interest income and expenses	SEP 30, 2020	SEP 30, 2019	SEP 30, 2020	0 SEP 30, 2019				IMPAIRMENT LOS As of september (In Millions)	30, 2020 AND 2019					1.3 Non Controlling Interest 1.4 Deduction Core Capital 1.4.1 Deffered tax calculated	- (2,287,772)	753,287 (670,037) (2,428,279 (36,025) (82,544	
Interest income Interest income Interest expenses	10,501,296 4,810,226	11,559,828 5,829,470	12,207,773		No.	DESCRIPTION	Allo	SEP 30 owance for Impairment	Required Allo	wance for Possible Earning Assets	Allowand		uired Allowance for Possible osses on Earning Assets	1.4.2 Goodwill 1.4.3 Other intangible assets 1.4.4 Investments in share	(42,862) (2,244,910)	(62,169) (50,640) (76,154)
Net interest income (expenses) B. Operational Income and Expenses Other than Interest 1 Decision (economic and the model to feared a context)	5,691,070				1.	Interbank placement Spot and derivatives / forward claims	Stage 1 113	Stage 2 Stag	e 3 General - 37,94	Specific - 0	Stage 1	Stage 2 Stage 3 G	Seneral Specific	1.4.5 Shortage of capital on insurance subsidiaries 1.4.6 Securitisation exposure	(2,244,910) - -	(571,843) (2,295,095) (000,031)
Positive (negative) mark to market on financial assets Positive (negative) mark to market on financial liabilities Gain (loss) on sale of financial assets	(23,697) - 1,205,732	40,578 - 61,049	1,206,258		3. 4.	Securities held Securities sold under repurchase agreement (repo) Claims on securities bought under reverse repo	113	3,116	80,236 13,16	5 2,638				1.4.7 Other deduction core capital 1.4.7.1 Placement of funds in instrument AT 1 and/or Tier 2 to other bank		-	· ·
Gain (loss) on spot and derivatives / forward (realised) Gain (loss) on investment under equity method	135,362 - 43,846	41,493	135,362 (29,585) 47,118	26,555	6. 7. 8.	Acceptances claims Loans and financing provided	4,278 724,082	- 394,362 3,	- 16,41 990,075 1,070,28 - 22,62	3 2,132,791				 1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will 1.4.7.3 Exposure of Credit Risk because of settlement risk - Non Delivery Versus Payment 	-		
Gain (loss) on foreign exchange translation Dividend Commision/provision/fee and administration	43,040 35,572 242,732	(3,111) 24,393 384,320	47,110 14,692 344,308			Other receivables Commitment and contingencies	47,455	- 427	4,394 12,80					1.4.7.4 Subsidiaries' exposure because shariah transaction (if any) 2 Additional Core Capital/Additional Tier 1 (AT 1)			
9. Other income 10. Impairment of financial assets	485,829 1,314,843	416,020 563,442	561,937 1,778,966 650	903,579		STATEMENTS OF COMMITMENTS AND CONTI AS OF SEPTEMBER 30, 2020 AND DECEMBER (In Milling Durich)					AS OF SEPTEMB	TIOS CALCULATION IER 30, 2020, AND 2019		2.1 Instrument which comply with AT 1 2.2 Agio/Disagio			
I. Losses on operational risk Personnel expenses Promotion expenses	650 1,250,431 19,822	1,631 1,265,205 25,039	1,533,780	1,582,504	No.	DESCRIPTION SEP 30, 2020		CONSOLIDATED P 30, 2020 DEC 31, 2019	Performance Ratio			(in %) S	EP 30, 2020 SEP 30, 2019	2.3 Other deduction core capital 2.3.1 Placement of funds in instrument AT 1 and/or Tier 2 to other bank	-	-	· ·
14. Other expenses Net Operational Income (Expenses) Other than Interest	2,240,010 (2,700,380)	1,930,854 (2,821,429)	2,458,721 (3,548,122)	1 1 1 1	L	COMMITTED CLAIMS 1. Unused borrowing / financing 2. Foreign currency positions to be received from spot and derivative / forward transactions 1,805,88	4 4,849,482	1,805,884 4,849,482		dequacy Ratio (CAR)	nd non parning assats to	o total earning assets and non	27.31 23.25	2.3.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will IL Supplemental Capital (Tier 2) 1 Contit Instrument in the form of Chock on other which exercise with the rest.		4,325,955 4,954,827	1.1.1
OPERATIONAL PROFIT (LOSS) NON OPERATIONAL INCOME (EXPENSES) 1. Gain (loss) on sale of fixed assets and equipment	2,990,690	2,908,929	2,973,651	667	II.	Committee Howard Landed L		1,003,004 4,043,402	earning a 3. Non perfi	ssets orming earning assets to	total earning assets		2.19 2.48 2.09 2.41	Capital Instrument in the form of Stock or others which comply with Tier 2 Agio/Disagio General provision on earning assets (max. 1.25% Credit Risk Weighted	-	2,993,600 3,637,000	
2. Other non operational income (expenses) NON OPERATIONAL PROFIT (LOSS)	(37,338) (38,565)	18,468 20,567	6,211	73,470		a. Committed 26,922,63 b. Uncommitted 10,359,29 2. Outstanding irrevocable L/C 984,89	0 10,276,681	26,872,631 29,907,244 11,118,616 10,624,482 984,890 708,977	4. Impairme 5. Gross NF 6. Net NPL		assets to total earning a	assets	2.95 2.17 3.05 2.99 0.58 0.81	Assets) 4 Deduction supplemental capital (Tier 2) 4.1 Sinking Fund	1,173,272	1,332,355 1,317,827	7 1,477,015 - (10,091)
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX Income taxes a. Estimated current period tax	2,952,125 638,570	2,929,496 687,016	2,979,862 662,756			S. Foreign currency positions to be submitted for spot and derivative / forward transactions 1,807,79 4. Others	9 4,849,777	1,807,799 4,849,777	7. Return or 8. Return or	n Asset (ROA) n Equity (ROE)			1.87 2.01 7.78 8.65	 Placement of funds in instrument AT 1 and/or Tier 2 to other bank Cross-ownership in another entity acquired by the transition becaus of the law, grants, or grants will 	-	-	- (10,091)
b. Deferred tax income (expenses) NET PROFIT (LOSS)	18,577 2,332,132	(26,028) 2,216,452	25,160 2,342,266		III.	CONTINGENT CLAIMS 1. Received guarantees 2. Others CONTINGENT LIABILITIES 722,20 CONTINGENT LIABILITIES	6 -	722,206	10. Operatinį	est Margin (NIM) g Expense to Operating F come Ratio (CIR)	Revenue		4.56 4.73 79.44 72.78 45.67 46.35	Total Core Capital and Supplemental Capital SEP 30, 2020 INDIVIDUAL CONSOLIDATED INDIVIDUAL CONSOLIDATED	SE	45,159,867 38,968,621 P 30, 2020 3 CONSOLIDATED INDIVIDU	SEP 30, 2019
MINORITY INTEREST PROFIT (LOSS) OTHER COMPREHENSIVE INCOME 1. Items that will not be reclassified to profit or loss			29,039	128,861		1. Issued guarantees 736,71 2. Others 413,11		737,013 781,925 413,114 421,787	Individual	dequacy Ratio (CAR)			28.14 23.80	CREDIT RISK - WEIGHTED	PITAL ADEQUACY RATIO	0.000 000	
a. Gain on fixed asset revaluation b. Gain (loss) on defined benefit actuarial program	23,683 5,191		22,652			BANK'S MANAGEMENT			earning a			o total earning assets and non	1.90 2.18 1.91 2.29	ASSETS 127,654,080 143,698,636 144,249,569 161,927,359 CI MARKET RISK - WEIGHTED ASSETS 1,439,565 1,395,834 2,548,386 2,581,578 Ti			
c. Others 2. Items that will be reclassified to profit or loss a. Translation adjustment from foreign currency			38		- De - Co	resident Commissioner/Independent Commissioner : Nelson Tamput leputy President Commissioner/Independent Commissioner : Lintang Nugroh commissioner : Drs. Johnny ?	0		4. Impairme 5. Gross NF	nt provision on financial 1	-	assets	2.91 2.08 2.96 2.95	OPERATIONAL RISK - WEIGHTED			
 b. Changes in financial assets of debt instrument measured at fair value through other comprehensive income 	483,684	214	424,783	3 (908)	- Co - Inc	Tommissioner : Chandra Rahai Commissioner : Gregory James udependent Commissioner : Drs. H. Riyanto Croppe	Terry ⁵⁾			n Asset (ROA) n Equity (ROE)			0.41 0.64 2.06 2.02 8.70 8.96		pital equacy		
c. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX	512,558	-			- Pri - De	CTORS resident Director : Herwidayatmo leputy President Director : Hendawan Da			9. Net Inter 10. Operatin	est Margin (NIM) g Expense to Operating F	Revenue		4.44 4.52 76.31 76.77	CAR BASED ON RISK PROFILE 10.11% 10.05% 8.00% 9.26% Bi	T 1 for ffer (%) 18.03%		8% 13.99%
CURRENT PERIOD TOTAL COMPREHENSIVE INCOME Profit attributable to:	2,844,690	2,216,666	2,795,759	2,514,490	- Dir	lirector : Edy Heryanto Virector : Januar Hardi Virector : Haryono Wong			11. Loan to E 12. Cost to Ir Compliance	Neposit Ratio (LDR) Icome Ratio (CIR)			84.23 104.80 44.80 47.14	From CET 1 (%) 7.26% 7.43% 6.00% 6.49% Bit	pital nservation ffer (%) ^{s)} 0.000%		
EQUITY HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST CURRENT PERIOD TOTAL PROFIT	2,332,132	2,216,452	2,313,227 29,039 2,342,266	128,861	- Dir	Virector : Gunawan Sant Virector : Ng Kean Yik Virector : Martina Gunaw	an ^{sj}		1. a. Perce i. Re	ntage violation of Legal L lated parties	Lending Limit			From AT 1 (%) 0.00% 0.00% 0.00% 0.00% 0.00%	pital	6 0.000% 0.00	0% 0.000%
Total Comprehensive Profit (Loss) Attributable to:					- Dir - Dir	Virector : Lionto Gunawa Virector : Suvito Tjokror Compliance Director : Antonius Ketut	n ahardjo		b. Perce	n related parties ntage of excess of violati lated parties	ion of the Legal Lending	g Limit		From Tier 2 (%) 2.85% 2.62% 2.00% 2.77% D- FOREIGN EXCHANGE AND DERIVATI	E / FORWARD TRANS	· · · · · ·	0% 1.000%
EQUITY HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE	2,844,690	2,216,666	2,794,133 1,626		1 (Iltim	SHAREHOLDERS			2. Reserve	n related parties Requirement				AS OF SEPTEMB (In Millions F	upiah)	INDIVIDUAL	
CURRENT PERIOD	2,844,690	2,216,666	2,795,759	2,514,490	Throu - P1			: 46.04% : 38.82%	- Da	ry reserve requirement - ily *) erage **)	Rupian		5.55 4.94 3.00 6.00	No. TRANSACTION Noti Amo		ie i	s Receivables and Payables les Payables
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE DIVIDEND						Ultimate Shareholder through non Capital Market (\geq 5%)		:nil	Net Oper	ve requirement - Foreign Position Primary Reserves as of Se		satambar 20, 2010	4.01 8.01 1.61 2.27		32,176 182,176 32,961 582,961	- - 1,3	30 442 344 1,733
NET EARNINGS (LOSS) PER SHARE	96.84	92.02	96.06	99.08	III. Public	ic (< 5% each) CONSOLIDATED STATEMENTS OF CHANC	SES IN EQUITY	: 15.14%		ige Primary Reserves as of				3. Option a. Written b. Purchased		-	
						FOR THE NINE MONTHS PERIOD ENDED SEPTEMI (In Millions Rupiah)	BER 30, 2020 AND 2019	r Comprehensive Income		Retaine	d Earnings			4. Future 5. Swap 1,0 6. Others	 33,264 1,083,264	- 2,6	 602 3,682
				Craite	al Stock	Treasury Stock Additional paid in Value of equity Revalue	ation of	Changes in fair value on marketa securities measu	ble Shares of other			Equity attributable Non to owners of the Controlli	Total	B. Interest Rate Related 1. Forward 2. Option		-	
				Capita	II SIUCK	capital non controlling premis	es and Actuarial growthead	through other comprehensive	comprehensive income of associate	Appropriated	Unappropriated	parent entity Interes		a. Written b. Purchased 3. Future		-	
Balance as of January 1, 2019 Impact on the losses of control over subsidiary entity Transfer of surplus revaluation of premises and equipment to retaine	d pareies	from och f	ugluod '		2,408,765	5 - 3,444,330 (117,830) - (27,212)	7,348,436 (7,118)	40,052 59,1 445	1,430 - (445) 140,000) -	24,421,80		001,022 19,805) (154,135)	4. Swap 5. Others C. Others	· ·	-	· ·
and equipment Net income for the period Other comprehensive income-after tax	∠ ∽an miy di ising	adıt üf fê					(1,881) -	- (1,1			- 1,88 - 2,386,53	- (1,173)	128,861 2,515,398 265 (908)	TOTAL 1,8	18,401 1,848,401		976 5,857
Balance as of September 30, 2019 Impact on the losses of control over subsidary entity Transfer of surplus revaluation of premises and equipment to retaine	d earning arising	from sale of rev	valued premise		2,408,765	5 - 3,444,330 (145,042) - 3,568	7,339,437	40,497 57,9		5 140,000 5 -		4 40,097,129 3,1 - 4,364	010,343 - 43,107,472 - 4,364	 The above financial information uses taken from the Consolidated Financial Setements of PT Bark Panh has by the Bark's management in accordance with Indonesian Financial Accounting Standards, which have of Certifier DNL accounters by the MacA Accounting Financials R Barkan, methods unmodified audit ophrion dated on February 25, 2020 that is not Induded in this publication. These informations of the Standard St	een audited in accordance with th he Tohmatsu Limited, with Partner- on does not include the full consoli	e Standards on Auditing as establishe in-charge Elisabeth Imelda, an indepe dated financial statements.	ed by the Indonesian Institute indent auditor, who issued an
and equipment Net income for the period Other comprehensive income after tax Balance as of December 31, 2019					2,408,765	5 3.444.330 (141.474)	(5,901) - 242,517 7.576.053	- 83,522 17,4 124,019 75,4			- 5,90 - 930,30 - 27,746,42	4 930,304 - 342,761	52,597 982,901 4,216 346,977 067,156 44,441,714	 This consolidated financial statement have been prepared in accordance with the Financial Services Authori of Bank's Regord" and copy of the OLK's Circular Letter. No.9SECJM.1021020 dated June 30, 2020 regor with Regulation No. XXX.2 Decree of the Chairman of Bepopen-XK No. KRP-346 (BL / 2011 dated July Bepopen-KK Regulation No. WIC.2 Decree of the Chairman of Bepopen-KK No. KRP-346 (BL / 2011 dated July Bepopen-KK Regulation No. WIC.2 Decree of the Chairman of Bepopen- KK No. KRP-346 (BL / 2011) 	y Regulation No. 37/POJK.03/2019 rding "Transparency and Publicatio i, 2011 concerning "Submission of K (currently OJK) No. KEP-347/BL/	dated December 19, 2019 concerning " n of Convensional Commercial Bank's Periodic Financial Statements of Issue	s Report", and also to comply ers or Public Companies" and
Beginning balance as of January 1, 2020 Changes in initial application of PSAK 71 Restated beginning balance					2,408,765 2,408,765 	5 - 3,444,330 (141,474)	7,576,053 7,576,053 7,576,053	124,019 75,4 124,019 75,4 - 31,3 124,019 106,7	1,03 127		27,746,42 (2,665,195	19 41,374,558 3,1 5) (2,633,868)	067,156 44,441,714 067,156 44,441,714 (6,058) (2,639,926) 061,098 41,801,788	Comparison of the Comparison Francisco Statements' related to the presentation of consolidated Imparison 13. "Certain accounts in the Consolidated Francis Statements for the dates and periods ended on Decen Consolidated Financial Statements in the Financial Services Authority Croular Letter No.95EOUK.03202 Reports".	ement above. ber 31, 2019 and September 30, 2	2019 have been reclassified to comply	with the presentation of the
Transfer of surplus revaluation of premises and equipment to retaine and equipment Treasury Stock	d earning arising	from sale of re	valued premise		-		(3,406)	-	-		- 3,40	16 - - (610)		Hegoris": 4. Beset on Trancial Services Authority Regulation No. 6PrO.K.102015 regarding "Transparency and Public definition of control based on Financial Accounting Standard. Based on definition of control in FAS 55 the B PT Uverae Multi Finance. TAL's Financial Statements are no Inorger consolidated to the Bank's consolidate To be define that the accound line the Tenarical Statements Authority.	nk owns or controlls less than 50%	shares and not the major shareholder v	April 1, 2015, is mentioned the within the company. Therefore
Additional Paid-in Capital Exchange rate differences in initial application of PSAK 71 Net income for the period Other comprehensive income-after tax					-	(3,623)	23 124	5.634 452.	- - -		- 75 - 2,313,22	7 2,313,227	- (3,623) - 757 29,039 2,342,266 27,413) 453,494	 To be effective after the approval from the Transical Services Authority. Mr. Johnny and Chandra Rahandig Gunaeun, according to the results of the General Meeting of Sharehold Group (Based on Transical Services Authority Regulation No. SR 32019R 12.2014 dated Spettered 9.2014 The utimets transmission of Services Authority Regulation No. SR 32019R 12.2014 dated Spettered 9.2014 The utimets on an efficient and 2010(2014) C - 10.4118(201-10.2014). 	Koesumo and Tidjan Ananto. The ui 9).	ltimate shareholder of Votraint No. 110	
Uther comprehensive income-atter tax Balance as of September 30, 2020					2,408,765		7,595,771	5,634 452, 129,653 558,8		140,000	27,398,62		27,413) 453,494 062,724 44,594,072	The exchange rates are as of September 31 (2021 USD 1= Rp 14,800 - December 31, 2019 USD 1= Rp Based on the OJK Press Release No. SP 37/DHI/SOJK/V/2020 Issued the Covid - 19 Stimulus Continued	13,882.50 and September 30, 2019		
ECONOMIC		Г	ECONOMIC		A	PRANCE IN THE REAL PRANCE		infekrat					\wedge	Jakarta, Novem PT BANK PAI			
			2		-	A Parkindiank	LPMorgan Mar No NOOIS 14 Us sour cases at 33 99 JU	A Parabase (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	3				cíti	hundaral	γ	Jenusapatien	
	and the second se	1 december 1			190	The second								Herwidayatmo	Hendra		

The Big 3 Best Public Company for Bank (Buku IV), 2020 - Economic Review

2nd –The Best Operational Excellence Award 2019, Economic Review

Technology Award 2019, Economic Review

 2nd – The Best Information
 The Best Performing Bank 2019
 Bank Pendukung UMKM Terbaik
 2019 Elite Quality Recognition

 Technology
 Based on Financial Performance
 Kelompok Bank 2019.
 Award 2019.
 Award 2019.
 Award 2019.
 Clearing MT202 99,41%

 Bank Berpredikat
 2nd
 The Best Satisfaction,
 The Best
 US Dollar Payments

 "Sangat Bagus",
 Loyalty, Engagement Award 2020,
 Success Ratio,
 STP Excellence Award 2018,

 Infobank Award 2019
 Majalah Infobank
 Kategori Transfer Beneficiary
 Citibank

 Tahun 2018, Prima
 Citibank
 Success Ratio,
 Stategori Transfer Beneficiary

hundaral

Hendrawan Danusaputra Deputy President Director