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DESCRIPTION	CONSOLIDATED	
	SEP 30, 2020	SEP 30, 2019
ASH FLOWS FROM OPERATING ACTIVITIES		
Interest, loan commissions and fees received	11,768,975	13,228,238
Interest, prizes, fund commissions and fees paid	(5,722,444)	(6,713,983)
Other operating revenues received	1,783,253	1,228,113
Other operating expenses paid	(3,527,888)	(3,395,566)
Gain on foreign exchange transactions - net	176,430	64,750
Net operating income received - net	59,292	55,604
Expense paid	(772,064)	(878,838)
Net cash flows before changes in operating assets and liabilities	3,815,534	3,608,225
Decrease (Increase) in operating assets		
Placement with Bank Indonesia and other banks	(304,064)	(49,540)
Securities	(18,125,865)	(6,435,878)
Loans	13,403,808	(11,159,325)
Securities purchased with agreements to resell	(5,286,681)	121,600
Finance lease receivables	289,146	371,760
Consumer financing receivables	1,708,063	(1,787,431)
Factoring receivables	3,359	42,965
Other assets	(95,209)	(992,155)
Increase (Decrease) in operating liabilities		
Liabilities payable immediately	172,713	135,524
Deposits	15,040,465	(802,645)
Deposits from other banks	(2,846,979)	3,014,375
Acceptances payable	(1,586)	(821)
Securities sold with agreements to repurchase	(4,910,465)	-
Other liabilities	226,533	(46,531)
Net cash Provided by (Used in) Operating Activities	3,089,032	(2,978,456)
ASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	5,721	6,581
Dividends received	35,572	24,393
Acquisition of premises and equipment	(252,460)	(66,058)
Acquisition of intangible assets	(83,012)	(14,404)
Net cash Used in Investing Activities	(274,179)	(49,488)
ASH FLOWS FROM FINANCING ACTIVITIES		
Purchase of treasury stock	(4,233)	-
Treasury bonds and subordinated bonds	3,000	-
Borrowings received (paid)	(2,167,851)	943,147
Net cash Provided by (Used in) Financing Activities	(2,169,184)	943,147
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	645,689	(2,085,719)
ASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	15,309,732	15,440,582
Effect of foreign exchange rate changes	302,073	(145,750)
ASH AND CASH EQUIVALENTS AT END OF PERIOD	16,257,474	13,209,073
Net cash and cash equivalents consist of:		
Cash on hand	1,089,595	1,131,915
Demand deposits with Bank Indonesia	8,335,655	6,282,942
Demand deposits with other banks	1,220,579	922,286
Placements with Bank Indonesia and other banks	5,602,735	2,871,866
Total cash and cash equivalents	16,257,474	13,209,073

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK					
AS OF SEPTEMBER 30, 2020 AND 2019					
(In Millions Rupiah)					
COMPONENTS OF CAPITAL		SEP 30, 2020		SEP 30, 2019	
		INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
Core Capital (Tier 1)					
1	Core Capital/Common Equity Tier 1 (CET 1)	37,839,203	40,833,912	34,913,794	37,876,692
1.1	Paid-up Capital (net of Treasury Stock)	2,408,155	2,408,155	2,408,165	2,408,765
1.2	Capital Additional Reserves	36,919,820	38,342,387	34,833,366	35,333,240
1.2.1	Additional Tier 1	37,476,661	39,274,176	36,361,970	37,843,157
1.2.1.1	Other comprehensive income	6,409,067	6,434,945	7,527,769	7,588,243
1.2.1.1.1	Surplus of the financial statement translation	-	-	-	-
1.2.1.1.2	Potential benefits of the changes in financial assets measured at fair value through other comprehensive income	65,161	618,426	77,220	77,243
1.2.1.1.3	Surplus of share assets revaluation	7,757,506	7,816,419	7,450,528	7,511,000
1.2.1.2	Other capital additional reserves (other disclosed reserves)	29,067,594	30,839,331	28,534,201	30,254,914
1.2.1.2.1	Agio	3,440,707	3,440,707	3,444,330	3,444,330
1.2.1.2.2	General reserves	23,294,755	23,661,297	22,873,419	23,224,640
1.2.1.2.3	Previous year profit	-	1,424,100	-	1,198,407
1.2.1.2.4	Current year profit	2,332,132	2,313,227	2,216,452	2,386,537
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)	(2,510,917)
1.2.2.1	Other comprehensive income	-	-	-	-
1.2.2.1.1	Defeat of the financial statement translation	-	-	-	-
1.2.2.1.2	Potential losses from the changes in financial assets measured at fair value through other comprehensive income	-	-	-	-
1.2.2.2	Other capital additional reserves (other disclosed reserves)	(557,841)	(931,669)	(2,028,662)	(2,510,917)
1.2.2.2.1	Diagio	-	-	-	-
1.2.2.2.2	Previous year loss	-	-	-	-
1.2.2.2.3	Current year loss	-	-	-	-
1.2.2.2.4	Less difference between the allowance for assets and the allowance for impairment losses on productive assets	-	-	(1,442,984)	(1,428,450)
1.2.2.2.5	Less difference of fair value adjustment of financial instruments in the Trading Book	-	-	-	-
1.2.2.2.6	Required allowance for assets non productive	(557,841)	(931,669)	(956,678)	(1,081,467)
1.2.2.2.7	Others	-	-	-	-
1.3	Non Controlling Interest	-	753,287	-	772,847
1.4	Deduction Core Capital	(2,287,772)	(670,637)	(2,428,279)	(837,050)
1.4.1	Deferred tax calculated	-	(8,025)	(82,544)	(104,265)
1.4.2	Goodwill	-	-	-	-
1.4.3	Other intangible assets	(42,862)	(62,169)	(50,640)	(76,154)
1.4.4	Investments in share	(2,244,910)	(571,843)	(2,295,095)	(656,631)
1.4.5	Shortage of capital on insurance subsidiaries	-	-	-	-
1.4.6	Securitization exposure	-	-	-	-
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	-	-	-	-
1.4.7.2	Cross-ownership in another entity acquired by the transaction because of the law, grants, or grants will	-	-	-	-
1.4.7.3	Exposure of Credit Risk because of settlement risk - Non Delivery Versus Payment	-	-	-	-
1.4.7.4	Subordinated exposure because syariah transaction (if any)	-	-	-	-
2	Additional Core Capital/Additional Tier 1 (AT 1)	-	-	-	-
2.1	Instrument which comply with AT 1	-	-	-	-
2.2	Agio/Diagio	-	-	-	-
2.3	Other deduction core capital	-	-	-	-
2.3.1	Placement of funds in instrument AT 1 and/or Tier 2 to other bank	-	-	-	-
2.3.2	Cross-ownership in another entity acquired by the transaction because of the law, grants, or grants will	-	-	-	-

Capital Instrument in the form of Stock or others which comply with Tier 2		2,993,000		2,993,000		4,986,627		4,986,627		3,637,000		3,637,000			
Agio/Disagio															
3 General provision on earning assets (max. 1.25% Credit Risk Weighted Assets)				1,173,272		1,332,355		1,317,827		1,477,015		(10,091)			
4 Deduction supplemental capital (Tier 2)															
4.1 Sinking Fund															
4.2 Placement of funds in instrument AT 1 and/or Tier 2 to other bank															
4.3 Cross-ownership in another entity acquired by the transaction because of the law, grants or grants will												(10,091)			
Total Core Capital and Supplemental Capital		41,206,075		45,159,867		38,968,821		42,728,526							
SEP 30, 2020		SEP 30, 2019		SEP 30, 2020		SEP 30, 2019		SEP 30, 2020		SEP 30, 2019		SEP 30, 2019			
INDIVIDUAL		CONSOLIDATED		INDIVIDUAL		CONSOLIDATED		INDIVIDUAL		CONSOLIDATED		INDIVIDUAL		CONSOLIDATED	
CAPITAL WEIGHTED ASSETS				CAPITAL ADEQUACY RATIO											
NET RISK WEIGHTED ASSETS				CET1 Ratio (%)		25.30%		24.69%		20.78%		20.4%			
MARKET RISK WEIGHTED ASSETS				Tier 1 Ratio (%)		25.30%		24.69%		20.78%		20.4%			
OPERATIONAL RISK WEIGHTED ASSETS				Tier 2 Ratio (%)		2.65%		2.62%		3.03%		2.77%			
TOTAL RISK WEIGHTED ASSETS				Capital Adequacy Ratio (%)		28.14%		27.31%		23.89%		23.2%			
BASED ON SK PROFILE				CET1 for Buffer (%)		18.03%		17.26%		14.78%		13.96%			
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE				PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK (%)											
from CET1 (%)		7.26%		7.43%		6.80%		6.48%		0.00%		0.00%		2.50%	
from AT (%)		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	
from Tier 2 (%)		2.85%		2.62%		2.80%		2.77%		0.00%		0.00%		1.00%	
FOREIGN EXCHANGE AND DERIVATIVE / FORWARD TRANSACTION AS OF SEPTEMBER 30, 2020 (in Millions Rupiah)															
				INDIVIDUAL											
No.		TRANSACTION		Notional Amount		Type						Derivatives Receivables and Payables			
						Trading		Hedging				Receivables		Payables	
A.		Exchanged Rate Related				182.176		182.176		-		30		442	
1.		Spot				582.961		582.961				1,344		1,733	
2.		Forward													
3.		Option													

No.	TRANSACTION	Notional Amount	INDIVIDUAL			
			Type		Derivatives Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A. Exchanged Rate Related						
1.	Spot	182.176	182.176	-	30	442
2.	Forward	582.961	582.961	-	1,344	1,735
3.	Option	-	-	-	-	-
4.	Wetten	-	-	-	-	-
5.	B. Purchased	-	-	-	-	-
6.	Future	-	-	-	-	-
7.	Swap	1,083,264	1,083,264	-	2,602	3,680
8.	Others	-	-	-	-	-
B. Interest Rate Related						
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
3.	Wetten	-	-	-	-	-
4.	B. Purchased	-	-	-	-	-
5.	Future	-	-	-	-	-
6.	Swap	-	-	-	-	-
7.	Others	-	-	-	-	-
C.	Others	1,848,401	1,848,401	-	3,976	5,857
TOTAL						

