

## Panin Bank Panin Bank

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



STATEMENTS OF FINANCIAL POSITION AS OF DECEMBER 31, 2020, AND 2019 (In Millions Rupiah)											
No.	DESCRIPTION	INDIV DEC 31, 2020		CONSOI DEC 31, 2020	LIDATED						
	ASSETS	52001,2020	52001,2010	520 01, 2020	52001,2011						
1.	Cash	1,855,967	1,317,625	1,871,377	1,338,68						
2.	Placement to Bank Indonesia	3,185,010	8,629,958	4,175,975	9,758,64						
3.	Interbank placement	8,122,170	4,140,479	8,539,538	3,892,40						
4.	Spot and derivatives / forward claims	3,288	37,693	3,288	37,69						
5.	Securities held	42,599,296	14,422,988	43,232,189	15,149,73						
6.	Securites sold under repurchase agreement (repo)		3,145,687		3,145,68						
7.	Claims on securites bought under reverse repo	17,259,226	11,682,078	17,259,226	11,682,07						
8	Acceptance claims	2,500,941	2,577,543	2,500,941	2,577,54						
9.	Loans	113.587.709	132,491,854	129.893.125	151,478,72						
10.	Sharia financing	110,001,100	102,101,001	120,000,120	101,110,12						
11.	Equity investment	3,702,407	2.302.401	660.648	753.83						
12.	Other financial assets	1.185.174	964,118	1,738,788	1.812.34						
		1,100,174	304,110	1,730,700	1,012,34						
13.	Impairment on financial assets -/-										
	a. Securities held	(30)		(15,937)	(23,50)						
	b. Loans and sharia financing	(5,284,924)	(3,716,327)	(5,900,455)	(4,170,948						
	c. Others	(7,451)	(625)	(30,618)	(28,188						
14.	Intangible Assets	300,196	278,117	359,683	333,33						
	Accumulated amortisation on intangible assets -/-	(238,648)	(225,718)	(279,791)	(255,82						
15.	Fixed assets and equipment	10,417,101	10,160,735	10,888,571	10,505,23						
	Accumulated depreciation on fixed assets and equipments -/-	(492,207)	(158,771)	(562,486)	(192,58						
16.	Non productive assets	( ,	( /	,,							
	a. Abandoned properties	167,859	174,197	167,859	174.19						
	b. Foreclosed assets	1,563,910	1,145,700	2,241,426	1,981,84						
	c. Suspense accounts	1,000,010	1,140,700	2,241,420	1,301,04						
	d. Interbranch assets *										
17.	Other assets	892,555	882,616	1,323,744	1,336,43						
	TOTAL ASSETS	201,319,549	190,252,348	218,067,091	211,287,37						
	LIABILITIES AND EQUITIES										
	LIABILITIES										
1.	Current account	12,853,559	9,754,498	11,791,085	9,913,43						
2.	Saving account	44,138,448	38,468,037	44,623,244	38,904,16						
3.	Deposit	79,424,626	74,526,411	86,615,372	82,585,82						
4.	Electronic money										
5.	Liabilities to Bank Indonesia										
6.	Interbank liabilities	1,380,414	3,512,664	1,373,524	3,865,40						
7.	Spot and derivatives / forward liabilities	3,185	37,988	3,185	37,98						
8.	Liabilities on securites sold under repurchase agreement (Repo)	2.518.308	4.910.465	2.518.308	4.910.46						
9.	Acceptance Liabilities	2,516,300	2.583.493	2,510,300	2,583,49						
9. 10			,,	2,000,000	,,,,,						
10.	Issued securities	9,611,484	9,601,805	11,512,892	11,493,79						
11.	Loans received	3,788,241	4,617,918	6,881,767	9,429,98						
12.	Margin deposit	214,159	207,018	214,274	207,12						
13.	Interbranch liabilities *		· ·								
14	Other liabilities	2,235,850	2,378,875	2,566,953	2,913,98						
14.		2,200,000	2,310,013		2,010,00						
	Minority interest	- 2,200,000	2,010,013	3,236,981							
		-	2,310,013	3,236,981							
	Minority interest  EQUITIES	-	2,310,013	3,236,981							
15.		- 2,200,000	2,310,013	3,236,981							
15.	EQUITIES	9,600,000	9,600,000	3,236,981 9,600,000	3,067,15						
15.	EQUITIES Paid in capital a. Capital	9,600,000	9,600,000	9,600,000	3,067,15 9,600,00						
15.	EQUITIES Paid in capital a. Capital b. Unpaid capital -/-	9,600,000 (7,191,235)		9,600,000 (7,191,235)	3,067,15 9,600,00						
15.	EQUITIES Paid in capital a. Capital b. Uppaid capital 4- c. Treasury stock 4-	9,600,000	9,600,000	9,600,000	3,067,15 9,600,00						
15.	EQUITIES Paid in capital a. Capital b. Unpaid capital 4- c. Treasury stock 4- Additional paid in capital	9,600,000 (7,191,235) (610)	9,600,000 (7,191,235)	9,600,000 (7,191,235) (610)	9,600,00 (7,191,23						
15.	EQUITIES Pad in capital a. Capital b. Unpeid capital 4- c. Treasury stock 4- Additional paid in capital a. Agio	9,600,000 (7,191,235)	9,600,000	9,600,000 (7,191,235) (610)	9,600,00 (7,191,23						
15.	EOUTIES Paid in capital a. Capital b. Unpaid capital 4- c. Treasury stock-4- Additional paid in capital a. Agio b. Disagio 4-	9,600,000 (7,191,235) (610)	9,600,000 (7,191,235)	9,600,000 (7,191,235) (610)	9,600,00 (7,191,23						
15.	EQUITIES Paid in capital a. Capital b. Unpaid capital 4- c. Tressury stock 4- Additional paid in capital a. Agio b. Disagio 4- c. Fund for paid-up capital	9,600,000 (7,191,235) (610)	9,600,000 (7,191,235)	9,600,000 (7,191,235) (610) 3,440,707	9,600,00 (7,191,23:						
15. 16.	EQUITIES Pad in capital a. Capital b. Utopadic apital -i- c. Treasury stooli- Additional pad in capital a. Agio b. Disagio -i- c. Fund for pad-up capital d. Other	9,600,000 (7,191,235) (610)	9,600,000 (7,191,235)	9,600,000 (7,191,235) (610)	9,600,00 (7,191,23:						
15. 16.	EQUITIES Paid in capital a. Capital b. Unpaid capital 4- c. Tressury stock 4- Additional paid in capital a. Agio b. Disagio 4- c. Fund for paid-up capital	9,600,000 (7,191,235) (610)	9,600,000 (7,191,235)	9,600,000 (7,191,235) (610) 3,440,707	9,600,00 (7,191,23:						
15. 16.	EQUITIES Pad in capital a. Capital b. Utopadic apital -i- c. Treasury stooli- Additional pad in capital a. Agio b. Disagio -i- c. Fund for pad-up capital d. Other	9,600,000 (7,191,235) (610)	9,600,000 (7,191,235)	9,600,000 (7,191,235) (610) 3,440,707	3,067,15 9,600,00 (7,191,23 3,444,33 (141,474						
15. 16.	EQUITIES Pad in capital a. Capital b. Unpad capital 4- c. Treasury stock 4- Additional pad in capital a. Agi b. Disaglo 4- c. Fund for pad-up capital d. Other Other comprehensive gain (loss)	9,600,000 (7,191,235) (610) 3,440,707	9,600,000 (7,191,235) - 3,444,330 -	9,600,000 (7,191,235) (610) 3,440,707 - (268,112)	3,067,15 9,600,00 (7,191,235 3,444,33 (141,474 7,811,42						
15. 16.	EQUITIES Paid in capital a. Capital b. Unpaid capital -1. c. Tressury stock -1. Additional paid in capital a. Agio b. Disagio -1. c. Fund for paid-up capital d. Other Other comprehensive gain (loss) a. Gen b. Loss -1.	9,600,000 (7,191,235) (610) 3,440,707 - - 9,682,514	9,600,000 (7,191,235) - 3,444,330 - - - 7,756,391	9,600,000 (7,191,235) (610) 3,440,707 - (268,112) 9,710,591	3,067,15 9,600,00 (7,191,235 3,444,33 (141,474 7,811,42						
15. 16.	EQUITIES Paid in capital a. Capital b. Urpaid capital 4- c. Treasury stool-4- Additional paid in capital a. Agio b. Disago-4- c. Fund for paid-up capital d. Other Other comprehensive gain (loss) a. Gain b. Loss 4- Reserves	9,600,000 (7,191,235) (610) 3,440,707 - - 9,682,514 (57,015)	9,600,000 (7,191,235) - 3,444,330 - - 7,756,391 (34,918)	9,600,000 (7,191,235) (610) 3,440,707 - (268,112) 9,710,591 (58,745)	3,067,15 9,600,00 (7,191,23; 3,444,33 (141,47* 7,811,42 (34,916						
15. 16.	EQUITIES Pad in capital a. Capital b. Unpad capital - c. Treasury stool Additional page and in capital a. Agio b. Disagio - c. Fund for pad-up capital d. Other Other comprehensive gain (loss) a. Gain b. Loss - Reserves a. General reserves a. General reserves	9,600,000 (7,191,235) (610) 3,440,707 - - 9,682,514 (57,015) 23,955,567	9,600,000 (7,191,235) - 3,444,330 - - 7,756,391 (34,918) 22,873,435	9,600,000 (7,191,235) (610) 3,440,707 - (268,112) 9,710,591 (58,745)	3,067,15 9,600,00 (7,191,23; 3,444,33 (141,47* 7,811,42 (34,918) 23,224,08						
15. 16. 17.	EQUITIES Paid in capital a. Capital b. Unpaid capital 4- c. Treasury stool-4- Additional paid in capital a. Agin b. Disaglo-4- c. Frund for pai-4-p capital d. Other Other comprehensive gain (loss) a. Gain b. Loss 4- Reserves a. General reserves b. Appropriated reserves b. Appropriated reserves	9,600,000 (7,191,235) (610) 3,440,707 - - 9,682,514 (57,015)	9,600,000 (7,191,235) - 3,444,330 - - 7,756,391 (34,918)	9,600,000 (7,191,235) (610) 3,440,707 - (268,112) 9,710,591 (58,745)	3,067,15 9,600,00 (7,191,23; 3,444,33 (141,47* 7,811,42 (34,918) 23,224,08						
15. 16. 17.	EQUITIES Paid in capital a. Capital b. Unpaid capital -1. c. Tressary stock -1. Additional paid in capital a. Agio b. Disagio -1. c. Fund for paid-up capital d. Ofter Other comprehensive gain (loss) a. General reserves a. General reserves b. Appropriated reserves Gainloss	9,600,000 (7,191,235) (610) 3,440,707 - - 9,682,514 (57,015) 23,955,567	9,600,000 (7,191,235) - 3,444,330 - - 7,756,391 (34,918) 22,873,435	9,600,000 (7,191,235) (610) 3,440,707 - (268,112) 9,710,591 (58,745) 24,324,596 140,000	3,067,15 9,600,00 (7,191,23 3,444,33 (141,47 <sup>2</sup> 7,811,42 (34,91) 23,224,09 140,00						
15. 16. 17.	EQUITIES Paid in capital a. Capital b. Unpaid capital -i- c. Treasury stock -i- Additional paid in capital a. Agio b. Disago -i- c. Fund for paid-up capital d. Ofter Other comprehensive gain (loss) a. Gain b. Loss -i- Reserves a. General reserves a. General reserves Gainfloss a. Previous years	9,600,000 (7,191,235) (610) 3,440,707 - - 9,682,514 (57,015) 23,955,567 140,000	9,600,000 (7,191,235) 3,444,330 - 7,756,391 (34,918) 22,873,435 140,000	9,600,000 (7,191,235) (610) 3,440,707 - (268,112) 9,710,591 (58,745) 24,324,596 140,000	3,067,15 9,600,00 (7,191,23: 3,444,33 (141,47 <sup>2</sup> 7,811,42 (34,91) 23,224,09 140,00 1,205,49						
15. 16. 17.	EQUITIES Paid in capital a. Capital b. Unpaid capital -1. c. Tressary stock -1. Additional paid in capital a. Agio b. Disagio -1. c. Fund for paid-up capital d. Ofter Other comprehensive gain (loss) a. General reserves a. General reserves b. Appropriated reserves Gainloss	9,600,000 (7,191,235) (610) 3,440,707 - - 9,682,514 (57,015) 23,955,567	9,600,000 (7,191,235) - 3,444,330 - - 7,756,391 (34,918) 22,873,435	9,600,000 (7,191,235) (610) 3,440,707 - (268,112) 9,710,591 (58,745) 24,324,596 140,000	3,067,15  9,600,00 (7,191,235  3,444,33  (141,474  7,811,42 (34,918  23,224,09  140,00  1,205,49  3,316,84						
15. 16. 17.	EQUITIES Paid in capital a. Capital b. Unpaid capital -i- c. Treasury stock -i- Additional paid in capital a. Agio b. Disago -i- c. Fund for paid-up capital d. Ofter Other comprehensive gain (loss) a. Gain b. Loss -i- Reserves a. General reserves a. General reserves Gainfloss a. Previous years	9,600,000 (7,191,235) (610) 3,440,707 - - 9,682,514 (57,015) 23,955,567 140,000	9,600,000 (7,191,235) 3,444,330 - 7,756,391 (34,918) 22,873,435 140,000	9,600,000 (7,191,235) (610) 3,440,707 - (268,112) 9,710,591 (58,745) 24,324,596 140,000	3,067,15 9,600,00 (7,191,238 3,444,33 (141,474 7,811,42 (34,918 23,224,09 140,00 1,205,49						
15. 16.	EQUITIES Paid in capital a. Capital b. Uppaid capital 4- c. Treasury stock 4- Additional paid in capital a. Agio b. Disagio 4- c. Fund for paid-up capital d. Other Other comprehensive gain (loss) a. Gain b. Loss 4- Reserves a. General reserves b. Appropriated reserves Gainloss a. Previous years b. Current year	9,600,000 (7,191,235) (610) 3,440,707 - - 9,682,514 (57,015) 23,955,567 140,000	9,600,000 (7,191,235) 3,444,330 - 7,756,391 (34,918) 22,873,435 140,000	9,600,000 (7,191,235) (610) 3,440,707 - (268,112) 9,710,591 (58,745) 24,324,596 140,000	3,067,15 9,600,00 (7,191,238 3,444,33 (141,474 7,811,42 (34,918 23,224,09 140,00 1,205,49						

	SIAIEMENTS OF EXEMBERS ASSET QUALITY AND UTIES REVENIATION AS OF DECEMBER 3, 2000 AND 2019 (In Millions Ruplah)												
							INDIVI	DUAL					
No.	DESCRIPTION	C	SM	DEC 3	1, 2020 D	L	TOTAL	С	SM	DEC 3	1, 2019 D	L	TOTAL
I.	RELATED PARTIES		•										
1.	Interbank placement												
	a. Rupiah	200,000 762,539			-		200,000 762,539	300,000 39,294	-		-	-	300,000 39,294
2.	b. Foreign currency Spot and derivatives / forward claims	/62,539			-		/62,539	39,294	-		-		39,294
-	a. Rupiah												
	b. Foreign currency				-		-		-				-
3.	Securities held												
	a. Rupiah	97,407			-		97,407	101,750	-				101,750
4.	b. Foreign currency Securities sold under repurchase agreement (repo)				-				-				
4.	a. Rupiah												
	b. Foreign currency												
5.	Claims on securities bought under reverse repo										İ		
	a. Rupiah		-		-		-		-		-	-	-
,	b. Foreign currency				-		-		-		-	-	-
6. 7.	Acceptance claims Loans and financing provided	'									'		-
l "	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	.			-	21,133	21,133	165,105			21,249		186,354
	ii. Foreign currency	-					.				.		-
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupieh	1,463,048	3	242,500	-		1,705,551	944,799	26	266		-	945,091
	ii. Foreign currency c. Restructured loans	'			-		-				-		-
	i. Rupiah	150,504				21,133	171,637	162,102	_		21,249		183,351
	ii. Foreign currency					-,	-						
8.	Equity investment	3,701,449			-		3,701,449	2,300,986	-		-		2,300,986
9.	Other receivables				-		-		-		-	-	-
10.	Commitments and contingencies						****						
	a. Rupiah b. Foreign currency	831,233	447				831,680	1,169,459	224				1,169,683
I.	NON-RELATED PARTIES	1									1		
1.	Interbank placement												
	a. Rupiah	4,012,319	-		-		4,012,319	1,016,127	-				1,016,127
١,	b. Foreign currency	3,147,312			-		3,147,312	2,785,058	-		-	-	2,785,058
2.	Spot and derivatives / forward claims a. Rupiah	3,288					3,288	37,693					37,693
	b. Foreign currency	0,200					3,200	01,000					07,000
3.	Securities held												
	a. Rupiah	40,242,438			-		40,242,438	11,752,022	-		-	2,638	11,754,660
	b. Foreign currency	2,259,451			-		2,259,451	2,566,578			-	-	2,566,578
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah b. Foreign currency							3,145,687					3,145,687
5.	Claims on securities bought under reverse repo	· ·		i i			i i	i i	·				i i
	a. Rupiah	17,259,226					17,259,226	11,682,078					11,682,078
	b. Foreign currency										.		
6.	Acceptance claims	2,500,941					2,500,941	2,577,543			-		2,577,543
7.	Loans and financing provided												
	a. Micro, small and medium enterprises (UMKM)	21,923,598	1,024,772	44,939	156,884	831,043	23,981,236	26,876,658	1,545,365	66,022	145,396	1,227,480	29,860,921
	i. Rupiah ii. Foreign currency	21,923,598	1,024,112	44,939	156,864	631,043	23,981,236	26,876,658	1,040,365	00,022	145,396	1,221,480	29,860,921
	b. Non micro, small and medium enterprises (UMKM)	40,100					90,100	00,102					30,732
	i. Rupiah	75,729,434	3,225,864	405,380	109,254	1,522,541	80,992,473	85,931,774	3,447,657	182,310	555,165	1,798,374	91,915,280
	ii. Foreign currency	6,538,815	300,336				6,839,151	9,215,838	307,618				9,523,456
	c. Restructured loans												
	i. Rupiah	31,179,852	3,310,738	125,063	183,717	698,801	35,498,171	5,103,043	1,581,667	85,596	108,489	799,842	7,678,637
8.	ii. Foreign currency Equity investment	1,658,009 958	300,336				1,958,345 958	773,122 790	138,510			625	911,632 1,415
9.	Other receivables	330					530	130				023	1,910
10.	Commitments and contingencies												
	a. Rupiah	31,968,556	111,462				32,080,018	33,796,745	97,011		.	23	33,893,779
	b. Foreign currency	3,415,985					3,415,985	6,648,815					6,648,815
11.	OTHER INFORMATIONS												
1.	Assets pledged as collateral : a. To Bank Indonesia												
	b. To other parties												
2.	Foreclosed assets						1,563,910						1,145,700

		,,	,,	.,,	.,,,
	TOTAL LIABILITIES AND EQUITIES	201,319,549	190,252,348	218,067,091	211,287,37
stated	at net carrying value				
	OTATEMENTS OF BROEFT OR LOSS AND	OTHER COMP	SELIENON/E IN	PONE	
	STATEMENTS OF PROFIT OR LOSS AND ( FOR THE YEARS ENDED DECE)			COME	
	(In Millions R		AND EVIO		
и.	DESCRIPTION	INDIV	DUAL	CONSO	LIDATED
No.		DEC 31, 2020	DEC 31, 2019	DEC 31, 2020	DEC 31, 2019
PERAT	TIONAL INCOME AND EXPENSES				
A.	Interest income and expenses				
1.	Interest income	13,925,835	15,323,673	16,216,965	17,749,31
2.	Interest expenses	6,200,990	7,515,971	7,321,026	8,667,92
	Net interest income (expenses)	7,724,845	7,807,702	8,895,939	9,081,39
B.	Operational Income and Expenses Other than Interest				
1.	Positive (negative) mark to market on financial assets	46,231	74,249	46,231	74,24
2.	Positive (negative) mark to market on financial liabilities		-	-	
3.	Gain (loss) on sale of financial assets	1,783,639	113,338	1,784,165	114,22
4.	Gain (loss) on spot and derivatives / forward (realised)	154,625	51,225	154,625	51,22
5.	Gain (loss) on investment under equity method			24,995	38,29
6.	Gain (loss) on foreign exchange translation	81,824	(8,241)	82,923	(9,872
7.	Dividend	35,740	24,393	14,860	3,51
8.	Commission/provision/fee and administration	333,633	512,200	476,672	754,63
9.	Other income	637,218	709,145	774,302	869,60
10.	Impairment of financial assets	1,986,309	1,070,185	2,685,422	1,549,39
11.	Losses on operational risk	2,810	2,775	2,810	2,77
12.	Personnel expenses	1,668,236	1,672,743	2,060,081	2,106,17
13.	Promotion expenses	23,707	31,874	40,288	56,13
14.	Other expenses	3,121,670	2,582,254	3,461,714	2,844,96
	Net Operational Income (Expenses) Other than Interest	(3,729,822)	(3,883,522)	(4,891,542)	(4,663,573
	OPERATIONAL PROFIT (LOSS)	3,995,023	3,924,180	4,004,397	4,417,81
ON OP	ERATIONAL INCOME (EXPENSES)				
1.	Gain (loss) on sale of fixed assets and equipment	(1,263)	2,103	(2,010)	27
2.	Other non operational income (expenses)	8,611	102,148	69,405	177,52
	NON OPERATIONAL PROFIT (LOSS)	7,348	104,251	67,395	177,79
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	4,002,371	4,028,431	4,071,792	4,595,61
	Income taxes				
	a. Estimated current period tax -/-	787,101	976,097	819,916	1,121,29
	b. Deferred tax income (expenses)	(140,078)	12,839	(127,671)	23,97
	NET PROFIT (LOSS)	3,075,192	3,065,173	3,124,205	3,498,29
	MINORITY INTEREST PROFIT (LOSS)			20,957	181,45
	OTHER COMPREHENSIVE INCOME				
	Items that will not be reclassified to profit or loss				
	a. Gain on fixed asset revaluation	23,715			
	b. Gain (loss) on defined benefit actuarial program		236,069	21,198	326,76
		(151,116)	236,069 84,535	21,198 (143,309)	
	c. Others	(151,116)			3,82
		(151,116)		(143,309)	3,82
	c. Others 2. Items that will be reclassified to profit or loss	(151,116)		(143,309)	3,82
	c. Others  2. Items that will be reclassified to profit or loss  a. Translation adjustment from foreign currency	(151,116)		(143,309)	326,76 3,82 (750
	c. Others 2. Items that will be reclassified to profit or loss	(151,116) - - 2,001,498		(143,309)	3,82
	c. Others  2. Items that will be reclassified to profit or loss  a. Translation adjustment from foreign currency  b. Changes in financial assets of debt instrument measured	-	84,535	(143,309) 967	3,82 (750
	c. Others  2. Items that will be reclassified to profit or loss a. Translation adjustment from foreign currency b. Charges in fraccial assets of debt instrument measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT	2,001,498	84,535 - - 18,941	(143,309) 967 - 1,942,098	3,82 (750 16,22
	c. Others  2. Items that will be reclassified to profit or loss a. Transidion adjustment from foreign currency b. Changes in financial assets of dels thistument measured at fair value through other comprehensive income c. Others  OTHER COMPRESIDENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX.	2,001,498 - 1,874,097	84,535 - 18,941 - 339,545	(143,309) 967 - 1,942,098 - 1,820,954	3,82 (750 16,22 346,06
	c. Others 2. Items that will be reclassified to profit or loss a. Transistion adjustment from threign currency b. Changes in financial easets of dobt instrument measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME OF the CURRENT PERIOD - NET OF APPLICABLE INCOME TAX CURRENT PERIOD TOTAL COMPREHENSIVE INCOME	2,001,498	84,535 - - 18,941	(143,309) 967 - 1,942,098	3,82 (750 16,22 346,06
	c. Others 2. Items that will be reclassified to profit or loss a. Transistion adjustment from feeign currency b. Charges in fraencial easiest of debt instrument measured at his value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX CURRENT PERIOD TOTAL COMPREHENSIVE INCOME Profit attributable to:	2,001,498 - 1,874,097 4,949,289	84,535 - 18,941 - 339,545 3,404,718	(143,309) 967 - 1,942,098 - 1,820,954 4,945,159	3,82 (750 16,22 346,06 3,844,36
	c. Others 2. Items that will be reclassified to profit or loss a. Transistion adjustment from foreign currency b. Charges in fraenoid assets of debt instrument measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX CURRENT PERIOD TOTAL COMPREHENSIVE INCOME Profit attributable to: EQUITY HOLDERS OF THE PAPENT ENTITY	2,001,498 - 1,874,097	84,535 - 18,941 - 339,545	(143,309) 967 - 1,942,098 - 1,820,954 4,945,159	3,82 (750 16,22 346,06 3,844,36
	c. Others 2. Items that will be reclassified to profit or loss a. Transidion adjustment from foreign currency b. Changes in financial assets of debt lifestument measured at fair value through ofter comprehensive income c. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX CURRENT PERIOD TOTAL COMPREHENSIVE INCOME Profit attributable to: EQUITY HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST	2,001,498 1,874,097 4,949,289 3,075,192	84,535 - 18,941 - 339,545 3,404,718	(143,309) 967 - 1,942,098 - 1,820,954 4,945,159 3,103,248 20,957	3,82 (750 16,22 346,06 3,844,36 3,316,84
	c. Others 2. Items that will be reclassified to profit or loss a. Transistion adjustment from foreign currency b. Charges in fraenoid assets of debt instrument measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX CURRENT PERIOD TOTAL COMPREHENSIVE INCOME Profit attributable to: EQUITY HOLDERS OF THE PAPENT ENTITY	2,001,498 - 1,874,097 4,949,289	84,535 - 18,941 - 339,545 3,404,718	(143,309) 967 - 1,942,098 - 1,820,954 4,945,159	3,82 (750 16,22 346,06 3,844,36 3,316,84
	c. Others  2. Items that will be reclassified to profit or loss a. Transistion adjustment from breign cureocy b. Changes in financial easets of debt instrument measured at fair value through other comprehensive income c. Others  OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD-NET OF APPLICABLE INCOME TAX  CURRENT PERIOD TOTAL COMPREHENSIVE INCOME Profit arbitrabable to: EQUITY HOLDERS OF THE PARENT ENTITY  NON CONTROLLING INTEREST  CURRENT PERIOD TOTAL PROFIT  Total Comprehensive Profit (Loss) Attributable to:	2,001,498 1,874,097 4,949,289 3,075,192	84,535 - 18,941 - 339,545 3,404,718 3,065,173	(143,309) 967 - 1,942,098 - 1,820,954 4,945,159 3,103,248 20,957 3,124,205	3,82 (750 16,22 346,06 3,844,36 3,316,84 181,45 3,498,29
	c. Others  2. Items that will be reclassified to profit or loss a. Transistion adjustment from levigen currency b. Charges in francoid assets of dobt instrument measured at his value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD. NET OF APPLICABLE INCOME TAX CURRENT PERIOD TOTAL COMPREHENSIVE INCOME Profit attributable to: EQUITY HOLDERS OF THE PARENT ENTITY NON CONTROLLING NITEREST CURRENT PERIOD TOTAL PROFIT Total Comprehensive Profit (Loss) Autributable to: EQUITY HOLDERS OF THE PARENT ENTITY	2,001,498 1,874,097 4,949,289 3,075,192	84,535 - 18,941 - 339,545 3,404,718	(143,309) 967 - 1,942,098 - 1,820,954 4,945,199 3,103,248 20,957 3,124,205	3,82 (75) 16,22 346,06 3,844,36 3,316,84 181,45 3,498,29 3,658,42
	c. Others 2. Items that will be reclassified to profit or loss a. Transidion adjustment from foreign currency b. Changes in francoid assets of debt lifestament measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX CURRENT PERIOD TOTAL COMPREHENSIVE INCOME Profit attributable to: CURTENT LOURSE OF THE PARENT ENTITY NON CONTROLLING INTEREST CURRENT PERIOD TOTAL PROFIT Total Comprehensive Profit (Loss) Attributable to: EQUITY HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST	2,001,498 1,874,097 4,949,289 3,075,192	84,535 - 18,941 - 339,545 3,404,718 3,065,173	(143,309) 967 - 1,942,098 - 1,820,954 4,945,159 3,103,248 20,957 3,124,205	3,822 (750 16,22 346,06 3,844,36 3,316,84 181,45 3,498,29 3,658,42
	c. Others 2. Items that will be reclassified to profit or loss a. Transistion adjustment from threign curercy b. Changes in financial easest of dath instrument measured at fair value through other comprehensive recome c. Others OTHER COMPREHENSIVE INCOME OF the CURRENT PERIOD ANT OF APPLICABLE INCOME TAX CURRENT PERIOD TOTAL COMPREHENSIVE INCOME Profit attributable to: EQUITY HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST CURRENT PERIOD TOTAL PROFIT Total Comprehensive Profit (Loss) Autributable to: EQUITY HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE	2,001,498 1,874,097 4,949,289 3,075,192 4,949,289	84,535 - 18,941 - 339,545 3,404,718 3,665,173 3,404,718	(143,309) 967 - 1,942,098 - 1,820,954 4,945,159 3,103,248 20,957 3,124,205 4,949,689 (4,530)	3,82 (750 16,22 346,06 3,844,36 3,316,84 181,45 3,498,29 3,658,42 185,93
	c. Others 2. Items that will be reclassified to profit or loss a. Transidion adjustment from foreign currency b. Changes in francoid assets of debt lifestament measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX CURRENT PERIOD TOTAL COMPREHENSIVE INCOME Profit attributable to: CURTENT LOURSE OF THE PARENT ENTITY NON CONTROLLING INTEREST CURRENT PERIOD TOTAL PROFIT Total Comprehensive Profit (Loss) Attributable to: EQUITY HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST	2,001,498 1,874,097 4,949,289 3,075,192	84,535 - 18,941 - 339,545 3,404,718 3,065,173	(143,309) 967 - 1,942,098 - 1,820,954 4,945,199 3,103,248 20,957 3,124,205	3,82 (750 16,22 346,06 3,844,36 3,316,84 181,45 3,498,29 3,658,42 185,93
	c. Others 2. Items that will be reclassified to profit or loss a. Transidion adjustment from fureign currency b. Changes in financial assets of debt financers measured at far value through ofter comprehensive income c. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX CURRENT PERIOD TOTAL COMPREHENSIVE INCOME PORTI attributable to: EQUITY HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST CURRENT PERIOD TOTAL PROPRIT TOTAL COMPREHENSIVE PROPRIT (LOSS) FOR THE CURRENT PERIOD TOTAL COMPREHENSIVE PROPRIT (LOSS) FOR THE CURRENT PERIOD	2,001,498 1,874,097 4,949,289 3,075,192 4,949,289	84,535 - 18,941 - 339,545 3,404,718 3,665,173 3,404,718	(143,309) 967 - 1,942,098 - 1,820,954 4,945,159 3,103,248 20,957 3,124,205 4,949,689 (4,530)	3,82 (750 16,22 346,06 3,844,36 3,316,84 181,45 3,498,29 3,658,42 185,93
	c. Others 2. Items that will be reclassified to profit or loss a. Transidistion adjustment from foreign currency b. Changes in financial assets of dels thistument measured at fair value through other comprehensive income c. Others OTHER COMPRESIDENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX CURRENT PERIOD TOTAL COMPREHENSIVE INCOME Profit attributable to: EQUITH HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST CURRENT PERIOD TOTAL PROFIT Total Comprehensive Profit (Loss) Antibutable to: EQUITH HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE CURRENT PERIOD TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	2,001,498 1,874,097 4,949,289 3,075,192 4,949,289	84,535 - 18,941 - 339,545 3,404,718 3,665,173 3,404,718	(143,309) 967 - 1,942,098 - 1,820,954 4,945,159 3,103,248 20,957 3,124,205 4,949,689 (4,530)	3,82 (750 16,22
	c. Others 2. Items that will be reclassified to profit or loss a. Transidion adjustment from fureign currency b. Changes in financial assets of debt financers measured at far value through ofter comprehensive income c. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX CURRENT PERIOD TOTAL COMPREHENSIVE INCOME PORTI attributable to: EQUITY HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST CURRENT PERIOD TOTAL PROPRIT TOTAL COMPREHENSIVE PROPRIT (LOSS) FOR THE CURRENT PERIOD TOTAL COMPREHENSIVE PROPRIT (LOSS) FOR THE CURRENT PERIOD	2,001,498 1,874,097 4,949,289 3,075,192 4,949,289	84,535 - 18,941 - 339,545 3,404,718 3,065,173 3,404,718	(143,309) 967 - 1,942,098 - 1,820,954 4,945,159 3,103,248 20,957 3,124,205 4,949,689 (4,530)	3,82 (750 16,22 346,06 3,844,36 3,316,84 181,45 3,498,29 3,658,42 185,93
	c. Others 2. Items that will be reclassified to profit or loss a. Transidistion adjustment from foreign currency b. Changes in financial assets of dels thistument measured at fair value through other comprehensive income c. Others OTHER COMPRESIDENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX CURRENT PERIOD TOTAL COMPREHENSIVE INCOME Profit attributable to: EQUITH HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST CURRENT PERIOD TOTAL PROFIT Total Comprehensive Profit (Loss) Antibutable to: EQUITH HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE CURRENT PERIOD TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	2,001,498 1,874,097 4,949,289 3,075,192 4,949,289	84,535 - 18,941 - 339,545 3,404,718 3,065,173 3,404,718	(143,309) 967 - 1,942,098 - 1,820,954 4,945,159 3,103,248 20,957 3,124,205 4,949,689 (4,530)	3,82 (750 16,22 346,06 3,844,36 3,316,84 181,45 3,498,29 3,658,42 185,93

No.	DESCRIPTION			Allowance for In	npairment	,				Required Allowand					
			Stage 1	Stage 2	Sta	ge 3		neral	Specific	Stage 1	Stage 2	Stage 3	Losses on Earr General	Specific	
1.	Interbank placement			747		-		81,222							
2.	Spot and derivatives / forward claims			-	-			33							
3.	Securities held			173	6,670	101,972		12,967							
4.	Securities sold under repurchase agreement (repo)			-											
5.	Claims on securities bought under reverse repo		1,	476											
6.	Acceptances claims		5,		-			19,669 -							
7.	Loans and financing provided		1,260,	889 33	39,177	3,684,858		1,033,111	1,788,308						
8.	Equity investment			-	-			37,024							
9.	Other receivables			-	-										
10.	Commitment and contingencies		50,	167	701	3,628		10,527	5,595						
	STATEMENTS OF COMMITMEN AS OF DECEMBER 31 (In Millions F	, 2020 AND 2019	NCIES			П					CIAL RATIOS CALC ECEMBER 31, 2020 (in %)				
No	DESCRIPTION	INDIVIDU		CONSOL							(1176)		DEC 31, 2020	DEC 31, 2019	
	DEGGINI TION	DEC 31, 2020	DEC 31, 2019	DEC 31, 2020	DEC 31, 2019	P	erformano	e Ratio							
L	COMMITTED CLAIMS  1. Unused borrowing / financing			1		- 0	Consolidate	ed							
	Foreign currency positions to be received from spot and derivative /						1. (	Capital Adequa	acy Ratio (CAR)				29.58	23.41	
	forward transactions	511,863	4,849,482	511,863	4,849,482					non earning asse	ts to total earning asse	ts and non earning asset	s 2.07	2.51	
	3. Others			-		1			g earning assets to t				1.93	2.43	
L	COMMITTED LIABILITIES					1									
	Undisbursed loan / financing facilities to debtors     Committed	26.631.243	29.957.244	26.581.243	29.907.244		- 1		ovision on financial a	ssets to total earn	ny assets		2.99	2.22	
	a. Committed b. Uncommitted	26,631,243 8,230,726	10.276.681	9,053,033	29,907,244			Gross NPL					3.01	3.02	ŀ
	Outstanding irrevocable L/C	713,654	708,977	713.654	708,977		6.	Net NPL					0.66	1.12	1
	Foreign currency positions to be submitted for spot and derivative /	7.10,004		. 10,004			7. F	Return on Assi	et (ROA)				1.91	2.08	
	forward transactions	511,851	4,849,777	511,851	4,849,777		8. F	Return on Equi	ity (ROE)				7.66	8.90	
	4. Others			-		1	- 1	Net Interest Ma					4.62	4.83	
III.	CONTINGENT CLAIMS	1 1		1		1				ouenue.			79.54	77.96	
	Received guarantees     Others	1,010,266	1	1,010,266				Operating Expense to Operating Revenue  Cost to Income Ratio (CIR)							ı
IV.	CONTINGENT LIABILITIES	1,010,200	-	1,010,200		┨		Cost to Income	e Ratio (CIR)				45.42	44.43	-
14.	Issued guarantees	752 060	769 375	912 252	781.925	- In	ndividual								ŀ
	2. Others	468,056	421,787	468,056	421,787		1. (	Capital Adequa	acy Ratio (CAR)				29.55	24.07	
						_	2. 1	Non performin	g earning assets and	d non earning asse	ts to total earning asse	ts and non earning asset	s 1.80	2.23	İ
	BANK'S MANAI	GEMENT					3.	Non performing	g earning assets to t	otal earning assets	i		1.77	2.34	
BOARD	OF COMMISSIONERS						- 1		ovision on financial a				2.89	2.18	
	sident Commissioner/Independent Commissioner	: Nelson Tampubolon						Gross NPI	THOUSE OF INITIALISM O	20012 10 10 10 10 10 11	9 00000		2.93	3.02	ı
- De	uty President Commissioner/Independent Commissioner	: Lintang Nugroho													
- Ca	nmissioner	: Drs. Johnny <sup>5)</sup>						Net NPL					0.50	0.97	ŀ
	nmissioner	: Chandra Rahardja Gu	inawan <sup>sj</sup>				- 1	Return on Assi					2.08	2.09	N
	nmissioner	: Gregory James Terry					8. F	Return on Equi	ity (ROE)				8.47	9.15	
	ependent Commissioner	: Drs. H. Riyanto					9. 1	Net Interest Ma	argin (NIM)				4.46	4.63	ŀ
DIRECT	_						10. (	Operating Exp	ense to Operating R	evenue			76.50	77.04	N
	sident Director	: Herwidayatmo				Πi	- 1	Loan to Depos					83.26	107.92	ŀ
	,	: Hendrawan Danusapu	utra					Cost to Income					44.65	45.68	
- Din		: Edy Heryanto				-	Compliance		(0111)				1 11.00	10.00	į
- Din		: Januar Hardi				ΙF			violation of the con-	andina I I9				-	
- Din		: Haryono Wongsonego	oro				1.		e violation of Legal L	enaing Limit					
- Din		: Gunawan Santoso						i. Related	parties					-	
- Din		: Ng Kean Yik						ii. Non rela	ated parties						
- Din		: Marlina Gunawan <sup>6</sup>					l	b. Percentage	e of excess of violation	on of the Legal Ler	ding Limit				
- Din		: Lionto Gunawan						i. Related	parties						-1
- Din		: Suwito Tjokrorahardjo						ii. Non rela							-
- Co	npliance Director	: Antonius Ketut Dwiriar	nto			] [	2	ii. Noi rea							
	SHAREHOLI	DEDA .	_		_	•	- [								
102		u=149					18		serve requirement - I	kupiah					
. Ultin Thro	ate Shareholder : 7) uofi :							- Daily*)					1.13	5.64	-1
	ygu - Panin Financial Tbk.				: 46.04%			- Average	e **)				3.09	6.01	
	raint No. 1103 Pty Limited				: 38.82%		Į,	b. Reserve re	quirement - Foreign	currency (daily) *)			4.00	8.02	-
							3 1	Net Open Posi	iion				2.21	0.77	
l. Non	Ultimate Shareholder through non Capital Market (≥5%)				: Nil	1 1			imary Reserves as o	f December 31, 20	20 and 2019		1 221	V.11	
III. Puh	c (< 5% each)				: 15.14%				Primary Reserves a						
	-1							•							
	CONSOLIDATED STATEME	NTS OF CHANGES	IN EQUITY												Ш

NET EARNINGS (LOSS) PER SHARE 127.67 127.25 128.83	137.70 III. Publi	(< 5% each)					: 15.14%	**) Realization of Avera	ge Primary Reserves as o	December 31, 2020 and 2	019		
			2011001	ID ATED OTATEMENTO	OF OUR NOTO IN FOU	TV.							
					OF CHANGES IN EQU MBER 31, 2020 AND 2								
			i ok iliz	(In Millions F		,,,							
						Other Compre	hensive Income		Retained	Earnings			
	Capital Stock	Treasury Stock	Additional paid in capital	Difference in value of equity transaction with non controlling interest	Revaluation of premises and equipment	Actuarial gain (loss)	Changes in fair value on marketable securities measured at fair value through other comprehensive income	Shares of other comprehensive income of associate	Appropriated	Unappropriated	Equity attributable to owners of the parent entity	Non Controlling Interest	Total
Balance as of January 1, 2019	2,408,765	-	3,444,330	(117,830)	7,348,436	40,052	59,106	1,430	140,000	24,421,806	37,746,095	3,001,022	40,747,117
Impact on the losses of control over subsidary entity	-	-	-	(23,644)	(7,118)	445		351			(29,966)	(119,805)	(149,771)
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment	-				(7,782)					7,782			
Net income for the current year	-	-	-	-	-					3,316,841	3,316,841	181,458	3,498,299
Other comprehensive income-after tax	-	-		-	242,517	83,522	16,299	(750)			341,588	4,481	346,069
Balance as of December 31, 2019	2,408,765	-	3,444,330	(141,474)	7,576,053	124,019	75,405	1,031	140,000	27,746,429	41,374,558	3,067,156	44,441,714
Effect of the adoption of the new accounting standards		-		-	-		31,327			(2,001,352)	(1,970,025)	(6,060)	(1,976,085)
Balance as of January 1, 2020	2,408,765		3,444,330	(141,474)	7,576,053	124,019	106,732	1,031	140,000	25,745,077	39,404,533	3,061,096	42,465,629
Difference in value of equity transaction with non-controlling interest		-		(126,638)	-						(126,638)	126,638	-
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment		-		-	(2,430)					2,430			-
Treasury Stock	-	(610)									(610)	-	(610)
Additional Paid-in Capital	-		(3,623)		-						(3,623)	(4,039)	(7,662)
Net income for the current year	-									3,103,248	3,103,248	20,957	3,124,205
Other comprehensive income-after tax	-				22,395	(147,070)	1,970,149	967			1,846,441	(25,487)	1,820,954
Additional Paid in Capital of Subsidiaries												57,816	57,816
Balance as of December 31, 2020	2,408,765	(610)	3,440,707	(268,112)	7,596,018	(23,051)	2,076,881	1,998	140,000	28,850,755	44,223,351	3,236,981	47,460,332

(In Millions F	Rupiah)			
DESCRIPTION				DLIDATED
CASH FLOWS FROM OPERATING ACTIVITIES			DEC 31, 2020	DEC 31, 2019
Interest, loan commissions and fees received			16.024.952	17.628.166
Interest, rozer, fund commissions and fees received			(7.517.351)	
Other operating revenues received			2.842.060	
Other operating expenses paid			(4,659,745)	
Gain on foreign exchange transactions - net			207,760	
Non-operating income received - net			162.838	
Tax expense paid			(969,218)	
Operating cash flows before changes in operating assets and liabilities			6,091,296	
Decrease (Increase) in operating assets				
Placement with Bank Indonesia and other banks			(121,288)	373,800
Securities (being measured at fair value through profit or loss)			3,295,989	(1,842,906)
Loans			15,864,196	800,317
Securities purchased with agreements to resell			(5,577,148)	1,468,537
Finance lease receivables			301,183	667,153
Consumer financing receivables			2,057,693	(2,102,426)
Factoring receivables			(53,301)	44,270
Other assets			(364,574)	(1,195,440)
Increase (Decrease) in operating liabilities				
Liabilities payable immediately			28,003	
Deposits			11,626,281	
Deposits from other banks			(2,491,882)	
Acceptances payable			(736)	
Securities sold with agreements to repurchase			(2,392,157)	
Other liabilities			(367,666)	
Net cash Provided by Operating Activities			27,895,889	4,604,540
CASH FLOWS FROM INVESTING ACTIVITIES				
Proceeds from sale of premises and equipment			9.886	10.896
Securities (other than being measured at fair value through profit or loss)			(25.968.609)	
Dividends received			35,740	
Acquisition of premises and equipment			(258,656)	
Acquisition of intangible assets			(93,069)	
Net cash Used in Investing Activities			(26,274,708)	
CASH FLOWS FROM FINANCING ACTIVITIES				
Purchase of treasury stock			(4,233)	
Receipts from non-controlling entities			53,777	
Payment of lease obligations			(46,510)	
Borrowings received (paid)			(2,551,300)	
Redemption of subordinated bonds				(2,000,000)
Net cash Used in Financing Activities			(2,548,266)	(762,302)
NET DECREASE IN CASH AND CASH EQUIVALENTS			(927,085)	43,291
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD			15,309,731	15,445,890
Adjustment of cash and cash equivalents for the loss of control of the subsidiary				(5,308)
Effect of foreign exchange rate changes			187,012	(174,142
CASH AND CASH EQUIVALENTS AT END OF PERIOD			14,569,658	15,309,731
Cash and cash equivalents consist of:				I
Cash on hand			1,871,377	
Demand deposits with Bank Indonesia			2,380,915	
Demand deposits with other banks			2,037,952	
Placements with Bank Indonesia and other banks			8,279,414 14,569,658	
Total cash and cash equivalents			14,569,658	15,309,731
CTATEMENTO OF OALOUE ATION OF CARPE	ADEQUACY DATE	IO CONVEDOM	DANK	
STATEMENTS OF CALCULATION OF CAPITAL AS OF DECEMBER 31	, 2020 AND 2019	IO COMMERCIAL	BANK	
(In Millions F		0.24.2020	0.50	24 2040
COMPONENTS OF CAPITAL		C 31, 2020		31, 2019 CONSOLIDATED
I. Core Capital (Tier 1)	38,853,812	CONSOLIDATED 44.245.62		39,203,390
Core Capital (Ter 1)     Core Capital/Common Equity Tier 1 (CET 1)	38,853,812	44,245,62		39,203,390
1 Core Capital/Common Equity Her 1 (CE11) 11 Paid in Capital (net of Treasury Stock)	2 408 155	44,240,0a 2,408,14		39,203,390 2 Ang 769

	Cash on hand Demand deco	sits with Bank Ir	ndonesia							1,871,377 2,380,915	1,338,683 9,013,643	
[	Demand depo	sits with other b					- 1	2,037,952	848,558			
		th Bank Indone d cash equival	sia and other bank ents	3				ŀ		8,279,414 4,569,658	4,108,847 15,309,731	
											77	
			STATEMENTS C	E CAI CIII A	TION OF CAPIT	AL ADEQUACY	RATI	O COMM	FRCIAL B	ANK		
			O I A I E M E M I O O	AS	OF DECEMBER	31, 2020 AND	2019	0 0011111	LITOIAL D			
					(In Millior	is Rupiah)	DEC	31, 2020			DEC 3	1 2040
		CC	OMPONENTS OF (	CAPITAL		INDIVID			LIDATED	INDIV		CONSOLIDATED
l.	Core Capita					38,85	3,812		44,245,628		510,388	39,203,390
	1 Core		on Equity Tier 1 (I al (net of Treasury			38,85	3,812 8.155		44,245,628 2,408,155		510,388 408,765	39,203,390 2,408,765
١	1.1		ai (net or rreasury ional Reserves	Stock		40,24	,		41,715,026		474,984	36,832,432
ı		1.2.1 Addition	nal Tier 1			40,79	3,747		42,640,392	37,	250,425	39,118,275
		1.2.1.1	Other comprehe		cial statement tran	10,32	2,281		10,348,930	7,	867,487	7,927,516
ı					the changes in fir							i
				s measured at rehensive inco	fair value through		4.986		2,532,299	١.	102.199	100,540
ı					ets revaluation		7,295		7,816,631		765,288	7,826,976
١		1.2.1.2	Other capital add	itional reserve	s (other disclosed							0.1.400 0000
ı			reserves) 1.2.1.2.1 Agio			30,47	0,707		32,291,462 3,440,707		382,938 444,330	31,190,759 3,444,330
			1.2.1.2.2 Gene	ral reserves		23,95			24,324,596		873,435	23,224,092
			1.2.1.2.3 Previ						1,422,911		-	1,205,496
			1.2.1.2.4 Curre 1.2.1.2.5 Fund		enital	3,07	5,192		3,103,248	3,	065,173	3,316,841
			1.2.1.2.6 Othe				-				-	
		1.2.2 Deduct				(55)	2,182)		(925,366)	(1,7	75,441)	(2,285,843)
		1221	Other compreher		ial statement trans	lation						
			1.2.2.1.2 Poter	itial losses from	m the changes in							
					asured at fair value rehensive income							
		1222	Other capital add									
			reserves)			(55)	2,182)		(925,366)	(1,7	75,441)	(2,285,843)
			1.2.2.2.1 Disag 1.2.2.2.2 Previ	IO OUS Vear loce								
			1.2.2.2.3 Curre	nt year loss							-	
					ween Provision for							
					t and the allowance on productive asse					(1,2	(00,861)	(1,219,434)
					air value adjustmer							
1					s in the Trading Bo Quality Assessmer							
			produ	ctive	,		,182)		(925,366)	(5	74,580)	(1,066,409)
1	1.3	Non Controlli	1.22.2.7 Othe	'S					934,575			780,335
	1.4	Deduction Co				(3,79	i,908)		(812,128)	(2,3	73,361)	(818,142)
			d tax calculated			(4)	9,411)		(89,983)	(	(36,476)	(65,816)
		1.4.2 Goodwi 1.4.3 Other in	i ntangible assets			(6:	.548)		(79,892)		(52,399)	(77,511)
		1.4.4 Investr				(3,68-			(642,253)		84,486)	(674,815)
			ge of capital on insi	ırance subsidia	aries		-		-		-	
			isation exposure leduction core capi	al								
ı			Placement of fur		nt AT 1 and/or Tier	2 to	i					
		1472	other bank Cross-ownership	is seether set	Ohr manning of his Short		-				-	
		1.9.7.2			rants, or grants wil							
		1.4.7.3	Exposure of Cre Non Delivery Ver		se of settlement ris	k-						
1		14.7.4			e shariah transacti	on (if						
П			any)			`	-				-	
Н	2 Addit 2.1		ital/Additional Ti ich comply with AT									
N	22	Agio/Disagio	ion comply warm									
	2.3	Other deduction					-				-	
1			ent of funds in inst ownership in anoth				-					
		becaus	e of the law, grants		,		-					
IL.		al Capital (Tier		hom which on	moly with Tion ?		8,053 2,500	_	4,165,117		733,796	4,901,343
	Capital In     Agio/Disa		form of Stock or o	irais WillCN 001	mpry with HBT Z	2,80	3,500		2,803,500	1 3,	412,000	3,412,000
	3 General p	orovision on ear	ning assets (max.	1.25% Credit R	Risk Weighted Assi	ets) 1,19	4,553		1,361,617	1,	321,796	1,489,343
	4 Deduction 4.1	n supplemental Sinking Fund	capital (Tier 2)									
	4.1		funds in instrument	AT 1 and/or Ti	er 2 to other bank							
İ	4.3	Cross-owners	hip in another entit	acquired by t								
Tota	I Core Capita	because of the al and Supplen	e law, grants, or gra nental Capital	na will		42,85	1,865	-	48,410,745	40.	244,184	44,104,733
		DEC	31, 2020		31, 2019		Ľ		31, 2020		DE	C 31, 2019
Rich	( WEIGHTED A		CONSOLIDATED	INDIVIDUAL	CONSOLIDATED	Capital Adequa			CONSOLID	ATED	INDIVIDUAL	CONSOLIDATED
CR	EDIT RISK	126,252,602	141,941,552	147,454,226	165,643,935	CET1 Ratio (%		26.79%	27	.04%	21.24%	20.81%
	EIGHTED SETS				ľ							
MA	RKET RISK	1,185,219	1,142,874	2,383,658	2,489,023	Tier 1 Ratio (%	$\dagger$	26.79%	27	.04%	21.24%	20.81%
	EIGHTED SETS			r .								
OP	ERATIONAL	17,585,250	20,560,175	17,325,588	20,290,350	Tier 2 Ratio (%	+	2.76%	2	.55%	2.83%	2.60%
RIS	K - IGHTED											
	SETS											
	TAL RISK	145,023,071	163,644,601	167,163,472	188,423,308	Capital	Г	29.55%	29	9.58%	24.07%	23.41%
	IGHTED Sets					Adequacy Ratio (%)						
CAR	BASED ON	10.11%	10.05%	8.00%	9.26%	CET 1 for		19.44%	19	9.53%	15.24%	14.15%
	( PROFILE	TION FOR CAR	BASED ON RISK I	ROFILE	L	Buffer (%) PERCENTAGE (	E BIIE	FER MAN	ATORY FILL	ED RV	RANK (%L)	
	m CET 1 (%)	7.35%	7.50%	6.00%	6.66%	Capital	- DUF	0.000%		000%	2.500%	2.500%
	1.7					Conservation						
Fro	ım AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Buffer (%) 9 Countercyclica	1	0.000%	0	000%	0.000%	0.000%
						Buffer (%)	$\perp$			_		
Fro	m Tier 2 (%)	2.76%	2.55%	2.00%	2.60%	Capital Surcharge for		1.000%	1.1	000%	1.000%	1.000%
			1		1	D-SIB (%)	1			- 1		1

		AS OF DECEMBER 31, 2 (In Millions Rupiah)	020									
			INDIVIDUAL									
No.	TRANSACTION	Notional Amount	Тур	ie	Derivatives Receivables and Payables							
		Amount	Trading	Hedging	Receivables	Payables						
A.	Exchanged Rate Related											
1.	Spot	70,250	70,250		-	2						
2.	Forward	263,502	263,502		2,462	2,3						
3.	Option											
	a. Written		-									
	b. Purchased		-									
4.	Future		-									
5.	Swap	174,220	174,220		826	6						
6.	Others											
B.	Interest Rate Related											
1.	Forward		-									
2.	Option											
	a. Written		-		-							
	b. Purchased		-		-							
3.	Future		-		-							
4.	Swap		-		-							
5.	Others	-										
C.	Others		-									
	TOTAL	507,972	507,972		3,288	3,						

Notes:

The above financial information was taken from the Consolidated Financial Satements as of December 31, 2009 which have been actited by the Public-According Firm Intelsia & Relate (in present the Public Methods and the Debte Methods), with Parties—According Firm Intelsia & Relate (in present the Public Methods and the Debte Methods), with Parties—According Firm Intelsia who is made at surmodified and option present in continue with the Public Methods and Continued and Continued and Continued Co























