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ACCOUNTS

STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2019 AND 31 DECEMBER 2018 (In Millions Rup

Kel. Karet Kec. Setiabudi Jakarta Selatan 12920

www.commbank.co.id

**Commonwealth**Bank

## **FINANCIAL STATEMENTS PT Bank Commonwealth**

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR PERIOD FROM 1 JANUARY TO 30 SEPTEMBER 2019 AND 2018 (In Millions Rupiah)

ACCOUNTS

Comparison of	No.	ACCOUNTS	30 Sep 2019	0.00020.0	31 Dec 2018  OPERATIONAL INCOME AND EXPENSES		30 Sep 2019	30 Sep 2018	
The content of the	2.	Placement with Bank Indonesia Placement with other banks	1,890,280 2,243,436	1,738,185 2,189,263	A.	1. Interest income		1,163,981 1 112 220	
March   Marc		Securities	83,696	37,407		b. Foreign currencies 2. Interest expenses	53,405 <b>567,031</b>	51,761 <b>451,838</b>	
Benefit of the second contemporary and property of the contempor		b. Available for sale c. Hold to maturity				b. Foreign currencies	8,879	442,053 9,785 <b>712,143</b>	
The content of the	7.	Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse repo)	-	-	В.	Other Operational Income and Expenses			
March 19		Loans a. Measured at fair value through profit and loss	-	- 1,439		a. Increase in fair value of financial assets	15,432	552 80	
Second Formal Annual Process Continues   1985   1		c. Hold to maturity d. Loans and receivables	14,303,245	13,979,807		ii. Loans iii. Spot and derivatives	-	472	
The content of the	10. 11. 12.	Investment in shares	64	64		b. Decrease in fair value of financial liabilities	84,308	46,702	
Proceedings		a. Securities b. Loans				i. Securities ii. Loans		46,702	
Comment of the comm	13.	Intangible assets Accumulated amortisation on intangible assets -/-	881,109 (468,199)	839,826 (422,404)		d. Gain on spot and derivative transactions (realised)	51,802	49,447	
Security of the content of the con	15.	Accumulated depreciation on fixed assets and equipments -/-				g. Commissions/provisions/fees and administrations		312,246	
Proceedings		b. Foreclosed assets				i. Other income	8	4,681	
Security of the first of the control of the contr		d. Interbranch assets     i. Conducting operational activities in Indonesia	-	6		a. Decrease in fair value of financial assets	249	10,891	
The state of the control of the co	17.	Allowance for impairment losses on non financial assets -/- Lease financing	1 -	-		ii. Loans iii. Spot and derivatives	-	10,891	
March   Marc	19.	Other assets	637,442	453,009		b. Increase in fair value of financial liabilities	-	-	
	-	ILITIES AND EQUITY	22,203,536	21,544,764		i. Securities ii. Loans	-		
Continued and process   1900		Current accounts				d. Loss on spot and derivative transactions (realised)		25,609 123,623	
Control Cont	3. 4.	Time deposits Revenue sharing investment fund				ii. Loans	203,516	123,617	
Security of the content of the con	6. 7.	Liabilities to other banks				iv. Other financial assets f. Loss on operational risk	313	2,821	
		Acceptance liabilities	-	1,439		h. Commissions/provisions/fees and administrations	17,008	15,984 552	
Content of Section Content on Section 1997   1998	11. 12.	Margin deposits	- 103	2,967		j. Personnel expenses k. Promotion expenses	12,567	511,673 26,418	
Company		a. Conducting operational activities in Indonesia     b. Conducting operational activities outside Indonesia	-			Net Other Operational Income (Expenses)	(723,080)	(694,593	
2	15.	Other liabilities	689,689	1,087,354	NON		3,985	17,550	
Temperature			18,053,381	17,445,477				(703 54,724	
A STATE OF THE PROPERTY OF T	17.	Paid up capital	13 000 000	13 000 000			1 ' '	(13,728 <b>40,29</b> 3	
		b. Unpaid capital -/- c. Treasury stock -/-				· ·		57,843 (21,990	
Content of the cont	18.	a. Agio b. Disagio -/-	25,097	25,097		a. Estimated current year tax b. Deferred tax income (expenses)	(14,814)	(21,990	
		c. Donated capital d. Funds for paid up capital	-	-			30,658	35,853	
The control of the	19.	Other comprehensive income a. Adjustment arising from translation of financial statements in	-	-		Accounts that will not be reclassified to profit or loss     a. Gain on revaluation of fixed assets			
Proceedings of the second of		foreign currencies b. Unrealized gains (losses) on available for sale	19,839	(7,081)		b. Remeasurement of post employment benefit     c. Other comprehensive income from	-		
Comparison and Comp		c. Effective portion of cash flow hedges d. Gain on revaluation of fixed assets				d. Others	-		
1		f. Remeasurement of post employment benefit				to profit or loss	-		
STATE   Content of the Content of	20.	h. Others Difference arising from quasi reorganisation	-	-		a. Adjustment arising from translation of financial statements in foreign currencies	-		
1.   Section processes	22.	under common control Other equity	-	-		securities	26,920	(30,694	
Section   1997	23.	a. General reserves	14,911	14,911		d. Others e. Income tax related to accounts that will be reclassified to	-		
TOTAL CENTER   CONTROL   CASH   CAS	24.	Retained earnings a. Previous years				CURRENT YEAR OTHER COMPREHENSIVE		7,674	
The content		TOTAL ATTRIBUTABLE EQUITY TO OWNER				TOTAL CURRENT YEAR COMPREHENSIVE		(23,020	
A 2   STATE MERS OF COMMUNICATION AND CONTROLOGICALS   A 2   STATE MERS OF COMMUNICATION AND STORES	25.		4,150,155	4,099,307		Attributable current year profit (loss)	50,848	12,833	
A A SO SEPTEMBER 2019 AND 31 DECEMBER 2015   Ch. REINSTEIN (P. L. REINSTEIN PROPERTY CO. CORRECT AND PROPERTY CO. CORRE						OWNER	30,658	35,853	
Commitment NOCLINGIAN   Substitute   Subst		STATEMENTS OF COMMITMENTS AND ( AS AT 30 SEPTEMBER 2019 AND 31 DE	CEMBER	2018		TOTAL CURRENT YEAR PROFIT (LOSS) AFTER TAX	30,658	35,853	
Description of RECENDALES	No.	ACCOUNTS	INDIVID	UAL		after tax to:	50.848	12,833	
2 - Comments - Comment	I.		00 оср 2013	01 000 2010		NON-CONTROLLING INTEREST	30,040	12,000	
1   Controlled Holder   1		a. Rupiah     b. Foreign currencies	-	-		PROFIT (LOSS) AFTER TAX	50,848	12,833	
1. Control to the other parties from the six diction   2. Control to the parties of the parties   2. Control to		3. Others	329,634	796,227			-	-	
Commission   Com	II.	Unused loan facilities granted to non bank debtors					2018		
B. CONTROLLED									
b. Comment 1 (primary 2 2 Justic size multiple granted to cherr brants 2 240,003 2 200,007 2 1 Justic size multiple granted to cherr brants 3 240,003 2 200,007 3 1 Praying criseroses 4 1 Praying criseroses 5 1 December 5 1 December 5 1 December 5 1 December 6 1 December 6 1 December 6 1 December 7 1 December 7 1 December 7 1 December 1 De		- Rupiah	-	-					
1.		Rupiah     Foreign currencies     Uncommitted     Rupiah	- - -	-	Perf	Capital adequacy ratio	30 Sep 2019	30 Sep 2018	
Page		- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others	- - - - 30,367	30,292	1. 2.	ormance Ratio  Capital adequacy ratio  Non performing productive assets and non performing non productive assets to total productive assets and non productive assets to total productive assets.	30 Sep 2019 23.50% 2.42%	30 Sep 2018 22.60% 1.91%	
1.		Rupiah Foreign currencies ii. Uncommitted Rupiah Foreign currencies b. Others i. Committed iii. Uncommitted 2. Unused loan facilities granted to other banks			1. 2. 3. 4.	ormance Ratio  Capital adequacy ratio  Non performing productive assets and non performing non productive assets to total productive assets and non productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets	23.50% 2.42% 2.70% 1.16%	22.60% 1.91% 2.16% 1.25%	
1. Controlled Company (1997)   1. Company (1		Rupiah Foreign currencies ii. Uncommitted Rupiah Foreign currencies  b. Others i. Committed ii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed ii. Rupiah			Perfo 1. 2. 3. 4. 5. 6.	ormance Ratio  Capital adequacy ratio  Non performing productive assets and non performing non productive assets to total productive assets and non productive assets Non performing productive assets to total productive assets Sallowance for impairment losses (CKPN) of financial assets to productive assets  Gross NPL  Net NPL	23.50% 2.42% 2.70% 1.16% 3.62% 2.70%	22.60% 1.91% 2.16% 1.25% 2.77% 2.06%	
1. Common Equity fart   CET		- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted l. Rupiah ii. Foreign currencies b. Uncommitted l. Rupiah	2,264,083	2,486,367	1. 2. 3. 4. 5. 6. 7. 8. 9.	ormance Ratio  Capital adequacy ratio  Non performing productive assets and non performing non productive assets to total productive assets and non productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Interest Margin (NIM)	23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 0.27% 1.16% 4.85%	22.60% 1.91% 2.16% 1.25% 2.77% 2.06% 0.37% 1.42% 5.05%	
		- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies 5. Outstanding irrevocable L/C	2,264,083	2,486,367	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11.	ormance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets to total productive assets to total productive assets but productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Asset (ROA) Return on Equity (ROE) Net Interest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR)	23.50% 2.42% 2.70% 1.16% 3.62% 0.27% 1.16% 4.85% 99.77%	22.60% 1.91% 2.16% 1.25% 2.77% 2.06% 0.37% 1.42% 5.05% 98.89%	
Description of the properties of the propertie		- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies c. Sundanding irrevocable L/C a. Foreign L/C b. Local L/C b. Local L/C c. Outstanding spot and derivative sale position	2,264,083 - - 10 - -	2,486,367 - - 10 - - 10,673	Perfo 1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	ormance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets to total productive assets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Interest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation	23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 0.27% 1.16% 4.85% 99.77% 91.81%	22.60% 1.91% 2.16% 1.25% 2.77% 2.06% 0.37% 1.42% 5.05% 98.89% 94.46%	
2. Non-professing interest measurables a lumper of the profession of singul carring and a lumper of the profession of singul carring and a lumper of the profession of singul carring and a lumper of the profession of singul carring and a lumper of the profession of singul carring and a lumper of the profession of singul carring and a lumper of the profession of singul carring and a lumper of the profession of singul carring and a lumper of the profession of singul carring and a lumper of the profession of singul carring and a lumper of the profession of singul carring and a lumper of the profession of singul carring and a lumper of the profession of singul carring and a lumper of singular carring and a lumper of singul carring and a lumper of singular carring and a lumper of	III.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted iii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed ii. Rupiah ii. Foreign currencies b. Uncommitted l. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies currencies currencies d. Rupiah ii. Foreign currencies d. Custanding irrevocable L/C a. Foreign L/C b. Local L/C d. Custanding spot and derivative sale position 5. Others	2,264,083 - - 10 - -	2,486,367 - - 10 - - 10,673	Perfo 1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	ormance Ratio  Capital adequacy ratio  Non performing productive assets and non performing non productive assets to tall arouted assets to tall productive assets sets and non productive assets Non performing productive assets to tatal productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Seross NPL  Net NPL  Return on Asset (ROA)  Return on Equity (ROE)  Net Interest Margin (NIM)  Operational expenses to operational income (BOPO)  Loan to Deposit Ratio (LDR)  Net Stable Funding Ratio (NSFR)  a. NSFR individual  b. NSFR consolidation  Liquidity Coverage Ratio (LCR)  a. LCR individual	23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 0.27% 1.16% 4.85% 99.77% 91.81%	22.60% 1.91% 2.16% 1.25% 2.77% 2.06% 0.37% 1.42% 5.05% 98.89% 94.46%	
3. Ones	111.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted committed li. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies b. Uncommitted committed li. Rupiah li. Foreign currencies li. Coutstanding irrevocable L/C a. Foreign L/C b. Local L/C d. Outstanding spot and derivative sale position b. Others  CONTINGENT RECEIVABLES c. Rupiah li. Guarantees received a. Rupiah	2,264,083 - - 10 - -	2,486,367 - - 10 - - 10,673	Perf  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	ormance Ratio  Capital adequacy ratio  Non performing productive assets and non performing non productive assets to total productive assets sets and non productive assets to non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets  Gross NPL  Net NPL  Return on Asset (ROA)  Return on Equity (ROE)  Net Interest Margin (NIM)  Operational expenses to operational income (BOPO)  Loan to Deposit Ratio (LDR)  Net Stable Funding Ratio (NSFR)  a. NSFR individual  b. NSFR consolidation  Liquidity Coverage Ratio (LCR)  a. LCR individual  b. LCR consolidation	23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 0.27% 1.16% 4.85% 99.77% 91.81%	22.60% 1.91% 2.16% 1.25% 2.77% 2.06% 0.37% 1.42% 5.05% 98.89% 94.46%	
1.   Core Cupital (Test 1)   2.   Core Cupital (Test 2)   2.   Core Cupi	III.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies committed ii. Rupiah ii. Foreign currencies ii. Rupiah iii. Foreign currencies ii. Rupiah iii. Foreign currencies ii. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C c. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans	2,264,083 - - 10 - - - 374,419 -	2,486,367 - 10 - 10,673 623,315	Perf  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	ormance Ratio  Capital adequacy ratio  Non performing productive assets and non performing non productive assets to total productive assets sets and non productive assets to non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL  Net NPL  Return on Asset (ROA)  Return on Equity (ROE)  Net Interest Margin (NIM)  Operational expenses to operational income (BOPO)  Loan to Deposit Ratio (LDR)  Net Stable Funding Ratio (NSFR)  a. NSFR individual  b. NSFR consolidation  Liquidity Coverage Ratio (LCR)  a. LCR individual  b. LCR consolidation  pilance  a. Percentage of incompliance of Legal Lending Limit  i. Related parties	23.50% 2.42% 2.70% 1.16% 3.62% 0.27% 0.27% 4.85% 99.77% 91.81% 121.26% 387.65%	30 Sep 2018 22.60% 1.91% 2.16% 1.25% 2.77% 2.06% 0.37% 1.42% 98.89% 94.46% 120.36%	
Description   Programments   Programments   Programment	III.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies 3. Outstanding rirevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 5. Others	2,264,083 - - 10 - - - 374,419 -	2,486,367 - 10 - 10,673 623,315	Perf  1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	ormance Ratio  Capital adequacy ratio  Non performing productive assets and non performing non productive assets to total productive assets to total productive assets sets and non performing productive assets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets  Gross NPL  Net NPL  Return on Asset (ROA)  Return on Equity (ROE)  Net Interest Margin (NIM)  Operational expenses to operational income (BOPO)  Loan to Deposit Ratio (LDR)  Net Stable Funding Ratio (NSFR)  a. NSFR individual  b. NSFR onsolidation  Liquidity Coverage Ratio (LCR)  a. LCR individual  b. LCR consolidation  Inpliance  a. Percentage of incompliance of Legal Lending Limit  i. Related parties  ii. Non related parties  ii. Non related parties  b. Percentage of overlimit of Legal Lending Limit  i. Related parties	23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 0.27% 4.85% 99.77% 91.81% 121.26% 387.65%	30 Sep 2018 22.60% 1.91% 2.16% 1.25% 2.77% 2.06% 0.37% 1.42% 98.89% 94.46% 120.36% 0.00% 0.00%	
No.   Core Capital (Tier 1)   33,926,201   33,9201		- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed ii. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued	2,264,083 - 10 - 374,419 - 162,202	2,486,367 10 - 10,673 623,315 - 159,701	Perfer 1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13.	ormance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets and non productive assets Non performing productive assets and non productive assets Non performing productive assets Non performing productive assets Non performing productive assets Factor of the productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Indrest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Istable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Luquidry Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  pliance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties b Percentage of overlimit of Legal Lending Limit i. Related parties iii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement	23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 0.27% 1.16% 4.85% 99.77% 91.81% 121.26% 0.00% 0.00% 0.00%	30 Sep 2018 22.60% 1.91% 2.16% 1.25% 2.77% 2.05% 0.37% 1.42% 98.89% 94.46% 120.36%	
CAPITAL COMPONENTS		- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted iii. Uncommitted iii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies	2,264,083 - 10 - 374,419 - 162,202 - 21,025	2,486,367 	Perful. 1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	ormance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets sets to total productive assets Non performing productive assets sets to total productive assets Non performing productive assets Non performing productive assets Non performing productive assets Pross NPL Net NPL Net NPL Net NPL Net NPL Net Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR onsoildation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consoildation  Ipliance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iiii. Non related parties iiii. Non related parties iiiiii. Non related parties iiiiiiii.	30 Sep 2019  23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 4.85% 99.77% 91.81% 121.26%  387.65%  0.00% 0.00% 0.00% 6.05% 8.01%	22.60% 1.91% 2.16% 1.25% 2.77% 2.06% 0.37% 1.42% 5.05% 98.89% 94.46% 120.36% 0.00% 0.00% 0.00%	
Core Capital (Text *1)   3,527,429   3,427,729   3,4		- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted iii. Uncommitted iii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies	2,264,083	2,486,367 10 10,673 623,315 159,701 - 26,215 781	Perful. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com	ormance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets and non productive assets Non performing productive assets sets to total productive assets Non performing productive assets to total productive assets Indoment of impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Interest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation Injuitance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties b. Percentage of overfimit of Legal Lending Limit i. Related parties ii. Non related pries b. Percentage of overfimit of Legal Lending Limit i. Related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimum reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 4.85% 99.77% 91.81% 121.26%  387.65%  0.00% 0.00% 0.00% 6.05% 8.01%	22.60% 1.91% 2.16% 1.25% 2.77% 2.06% 0.37% 1.42% 5.05% 98.89% 94.46% 120.36%	
1. Pad up capital (effer deducted with treasury stock)   3,818,667   3,818,667   20   12   12   10   10   10   10   10	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted iii. Uncommitted iii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies	2,264,083	2,486,367  10  10,673 623,315  - 159,701  - 26,215 781 - APITAL ADE	Perful. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com	ormance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets and non productive assets Non performing productive assets sets to total productive assets Non performing productive assets to total productive assets Indoment of impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Interest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation Injuitance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties b. Percentage of overfimit of Legal Lending Limit i. Related parties ii. Non related pries b. Percentage of overfimit of Legal Lending Limit i. Related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimum reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 3.62% 2.70% 4.16% 4.85% 99.77% 91.81% 121.26%  0.00% 0.00% 0.00% 6.05% 8.01% 0.30%	22.60% 1.91% 2.16% 1.92% 2.77% 2.05% 0.37% 2.05% 98.89% 94.46% 120.36% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
12.11 dictional patients   12.17   Other compensation information of francial statements   14.877		- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies 5. Untsamding irrevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others	2,264,083	2,486,367  10  10,673 623,315  - 159,701  - 26,215 781 - APITAL ADE	Perful. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com	ormance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets and non productive assets Non performing productive assets sets to total productive assets Non performing productive assets to total productive assets Indoment of impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Interest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation Injuitance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties b. Percentage of overfimit of Legal Lending Limit i. Related parties ii. Non related pries b. Percentage of overfimit of Legal Lending Limit i. Related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimum reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 4.85% 99.77% 11.16% 4.85% 90.00% 0	22.60% 1.91% 2.16% 1.25% 2.77% 2.05% 0.37% 1.42% 5.05% 98.89% 94.46% 120.36% 120.36%	
12.11.2 Potential gain from increasing for value before from a sealed in ancial assets   14.879   12.11.3 Charm dischards freaenus   288 ft   28.81   12.11	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed iii. Uncommitted iii. Uncommitted iii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies c. Untstanding irrevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others	2,264,083	2,486,367  10  10,673 623,315  - 159,701  - 26,215 781 - APITAL ADE	Perful. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com	ormance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets and non productive assets Non performing productive assets sets to total productive assets Non performing productive assets to total productive assets Indoment of impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Interest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation Injuitance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties b. Percentage of overfimit of Legal Lending Limit i. Related parties ii. Non related pries b. Percentage of overfimit of Legal Lending Limit i. Related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimum reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 1.16% 3.62% 0.27% 4.85% 99.77% 91.81% 121.26% 387.65%  0.00% 0.0	22.60% 1.91% 2.16% 1.25% 2.77% 2.05% 9.37% 1.42% 5.05% 98.89% 94.46% 120.36% 0.00% 0	
1.2.1.2   Ago	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  COTIONECT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others	2,264,083	2,486,367  10  10,673 623,315  159,701  26,215 781  APITAL ADE	1. 2. 3. 4. 5. 6. 6. 7. 8. 9. 10. 11. 12. 13. 13. Com 1. 1. 2. 3. QUAABER 2	ormance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets and non productive assets Non performing productive assets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  prilance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties ii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement - rupiah b. Minimum reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 1.16% 4.85% 99.77% 4.85% 99.77% 6.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.10Millio INDIVI 30 Sep 2019 3.527,429 3.527,429 3.527,429 3.527,429 3.527,429 3.527,429 3.527,429 3.527,429 3.527,429 3.527,429 3.527,429 3.527,429 3.527,429 3.527,429 3.527,429	22.60% 1.91% 2.16% 1.25% 2.77% 2.05% 9.37% 1.42% 5.05% 98.89% 94.46% 120.36% 0.00% 0	
1.2.1.2 Current year profit   1.2.1.5 Fruiters   1.2.2.5 Fruiters	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted iii. Rupiah iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C d. Outstanding spot and derivative sale position 5. Others  CONTINCENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees (Continue) 1. LIABILITIES (Continue) 1. LIABILITI	2,264,083	2,486,367  10  10,673 623,315  159,701  26,215 781  APITAL ADE	1. 2. 3. 4. 5. 6. 6. 7. 8. 9. 10. 11. 12. 13. 13. Com 1. 1. 2. 3. QUAABER 2	ormance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets and non productive assets Non performing productive assets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  prilance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties ii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement - rupiah b. Minimum reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 0.27% 1.16% 4.85% 99.77% 91.81% 121.26% 387.65%  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.0	22.60% 1.91% 2.16% 1.25% 2.77% 2.05% 0.37% 1.42% 5.05% 98.89% 94.46% 120.36%  0.00%	
1.22 Deduction factors	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C d. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1.1. Common Equity Tier 1 (CET 1) 1.1 Paid up capital (after deducted with treasury stock) 1.2. Other sign currencies 1.2.1.1.1 Excess from translation of finar 1.2.1.1.2 Potential gain from increasing f 1.2.1.1.3 Surplus balance from fixed eass 1.2.1.1. Other comprehensive income 1.2.1.1.1 Excess from translation of finar 1.2.1.1.2 Potential gain from increasing f 1.2.1.3 Surplus balance from fixed eass 1.2.1.1 Other classics of reserves 1.2.1.2 Agio a. 2.1.2.2 General reserves 1.2.1.2 Previous years profit	2,264,083	2,486,367  10  10,673 623,315  159,701  26,215 781  APITAL ADE	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com 1. 1. 2. 3. QUAABER 2	ormance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets and non productive assets Non performing productive assets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  prilance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties ii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement - rupiah b. Minimum reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 0.27% 4.85% 99.77% 4.85% 99.77% 6.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.16% 0.00% 0.00% 1.16% 0.00% 1.16% 0.00% 1.16% 0.00% 1.16% 0.00% 0.00% 1.16% 0.00% 0.00% 1.16% 0.00% 1.16% 0.00% 1.16% 0.00% 1.16% 0.00% 1.16% 0.00% 1.16% 0.00% 1.16% 0.00% 1.16% 0.00% 1.16% 0.00% 1.16% 0.00% 1.16% 0.00% 1.16% 0.00% 1.16% 0.00% 1.16% 0.00% 0.00% 1.16% 0.00% 0.00% 1.16% 0.00% 0.	22.60% 1.91% 2.16% 1.25% 2.77% 2.05% 0.37% 1.42% 1.42% 1.40% 0.00%	
1.2.2.1.2. Potential loss from decreasing fair value of available-for-sale financial assets	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed ii. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  1.2.1.1 Other comprehensive income 1.2.1.1.2 Potential gain from increasing f 1.2.1.1.1 Surplus balance from fixed ass 1.2.1.2 General reserves 1.2.1.2 Other disclosed reserves 1.2.1.3 Previous years profit 1.2.1.2.1.3 Previous years profit 1.2.1.2.1.5 Others  1.2.1.2.5 Funds for paid up capital 1.2.1.2.5 Funds for paid up capital 1.2.1.2.5 Funds for paid up capital 1.2.1.2.5 Under disclosed freserves	2,264,083	2,486,367  10  10,673 623,315  159,701  26,215 781  APITAL ADE	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com 1. 1. 2. 3. QUAABER 2	ormance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets and non productive assets Non performing productive assets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  prilance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties ii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement - rupiah b. Minimum reserve requirement - foreign currency Overall Net Open Position (NOP)	23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 0.27% 1.16% 4.85% 99.77% 91.81% 121.26% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.16% 1	22.60% 1.91% 2.16% 1.25% 2.77% 2.05% 0.37% 1.42% 5.05% 98.89% 94.46% 120.36% 120.36% 120.36% 120.36% 120.36% 120.36% 120.36% 120.36% 120.36% 120.36% 120.36%	
1.2.2.2   Previous years loss   1.2.2.2   Shortage of regulatory provision over allowance for impairment of productive assets   1.2.2.5   Shortage of regulatory provision on non productive assets   1.2.2.5   Shortage of regulatory provision on non productive assets   1.2.2.5   Shortage of regulatory provision on non productive assets   1.2.2.5   Shortage of regulatory provision on non productive assets   1.2.2.5   Shortage of regulatory provision on non productive assets   1.2.2.5   Shortage of regulatory provision on non productive assets   1.2.2.5   Shortage of regulatory provision on non productive assets   1.2.2.5   Shortage of regulatory provision on non productive assets   1.2.2.5   Shortage of regulatory provision on non productive assets   1.2.2.5   Shortage of regulatory provision on non productive assets   1.2.2.5   Shortage of regulatory provision on non productive assets   1.2.2.5   Shortage of regulatory provision on non productive assets   1.2.2.5   Shortage of regulatory provision on non productive assets   1.2.2.5   Shortage of regulatory provision of productive assets   1.2.2.5   Shorta	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted iii. Rupiah iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C d. Outstanding spot and derivative sale position 5. Others  CONTINGENT ECEIVABLES  1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES  1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES  1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  1.2.1.1 Paid up capital (after deducted with treasury stock) 1.2.1.1 Other comprehensive income 1.2.1.1.2 Potential gain from increasing f 1.2.1.1.2 Potential gain from increasing f 1.2.1.2 Potential gain from increasing f 1.2.1.3 Surplus balance from fixed ass 1.2.1.2 Other disclosed reserves 1.2.1.3 Previous years profit 1.2.1.2.1 Surplus balance from from fact ass 1.2.1.2 Potential gain from increasing f 1.2.1.3 Previous years profit 1.2.1.2.4 Current year profit 1.2.1.2.5 Funds for pried up capital 1.2.1.2.1 Deduction factors 1.2.1.1 Shortage from translation of final	2,264,083	2,486,367  10  10  10,673 623,315  159,701  26,215 781  APITAL ADE 30 SEPTEME  L COMPONENTS	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 13. 2. 2. 3. QUASER 2	cranance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets and non productive assets Non performing productive assets to total productive assets Non performing productive assets to total productive assets to productive assets to productive assets to productive assets (Popper Note 1)  Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Interest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation Injuitance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties ii. Non related parties iii. Non related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimum reserve requirement - foreign currency Overali Net Open Position (NOP)  CY RATIO 2013 AND 2018	23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 0.27% 1.16% 4.85% 99.77% 91.81% 121.26% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.16% 1	30 Sep 2018  22.60%  1.91% 2.16%  1.25% 2.77% 2.05% 98.89% 94.46% 120.36%  120.36%	
1.2.2.5   Shortage of fair value adjustment from trading book financial instruments   1.2.2.6   Required regulatory provision on non productive assets   1.1.2.2.7   Cheers   1.2.2.2	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Rupiah iii. Foreign currencies b. Uncommitted ii. Rupiah iii. Foreign currencies b. Uncommitted iii. Rupiah iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Losal L/C 4. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES  1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1.1 Paid up capital (after deducted with treasury stock) 1.2 Disclosed Reserve 1.2.1.1 Excess from translation of finar 1.2.1.1.2 Potential gain from increasing f 1.2.1.3 Surplus balance from fixed ass 1.2.1.1 Other comprehensive income 1.2.1.1.2 General reserves 1.2.1.2 Funds for paid up capital 1.2.1.2 Funds for paid up capital 1.2.1.2 Potential loss form decreasing f 1.2.2.1 Other comprehensive income 1.2.1.1 Shortage from translation of finar 1.2.2.1.2 Potential loss from decreasing f 1.2.2.1 Other comprehensive income 1.2.2.1.1 Shortage from translation of finar 1.2.2.1.2 Potential loss from decreasing f 1.2.2.1 Other comprehensive income 1.2.2.1.1 Shortage from translation of finar 1.2.2.1.2 Potential loss from decreasing f 1.2.2.2 Other decreases 1.2.2.1 Disclosed reserves 1.2.2.1 Disclosed reserves 1.2.2.1 Disclosed reserves 1.2.2.1 Disclosed reserves 1.2.2.2 December of the decrease	2,264,083	2,486,367  10  10  10,673 623,315  159,701  26,215 781  APITAL ADE 30 SEPTEME  L COMPONENTS	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 13. 2. 2. 3. QUASER 2	cranance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets and non productive assets Non performing productive assets to total productive assets Non performing productive assets to total productive assets to productive assets to productive assets to productive assets (Popper Note 1)  Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Interest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation Injuitance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties ii. Non related parties iii. Non related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimum reserve requirement - foreign currency Overali Net Open Position (NOP)  CY RATIO 2013 AND 2018	30 Sep 2019  23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 4.85% 99.77% 91.81% 121.26%  387.65%  0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 0.00% 1.	22.60% 1.91% 2.16% 1.25% 2.77% 2.05% 0.37% 1.42% 5.05% 98.89% 94.46% 120.36% 1	
1.3 Non-controlling interest that can be taken into account   1.4 Deduction factors of Common Equity Tier 1	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted iii. Rupiah iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C d. Outstanding spot and derivative sale position 5. Others  CONTINGENT ECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  1.2.1.1 Other comprehensive income 1.2.1.1.2 Potential gain from increasing if 1.2.1.1.3 Surplus balance from fixed ass 1.2.1.2 Other disclosaed reserves 1.2.1.2 Potential gain from increasing if 1.2.1.1.3 Surplus balance from fixed ass 1.2.1.2 Other disclosaed reserves 1.2.1.2 Potential gain from increasing if 1.2.1.2.3 Previous years profit 1.2.1.2.1 Giber comprehensive income 1.2.1.1 Shortage from translation of finar 1.2.1.2 Comprehensive income 1.2.1.1 Shortage from translation of finar 1.2.1.2 Potential gain grip up capital 1.2.1.2 Potential gain from increasing if 1.2.1.2 Potential gain from increasing if 1.2.1.2 Potential gain from increasing if 1.2.2.1 Charts for paid up capital 1.2.1.2 Potential gain grip up capital 1.2.1.2 Potential gain from increasing if 1.2.2.1 Potential gain grip up capital 1.2.2.1 Disaging 1.2.2.2 Previous years profit 1.2.2.1 Disaging 1.2.2.2 Previous years loss 1.2.2.3 Current year loss	2,264,083	2,486,367  10 10 - 10,673 623,315 - 159,701 159,701 26,215 781 - APITAL ADE 30 SEPTEME L COMPONENTS	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com 1. 12. 13. 2. 3. 4. 13. 14. 15. 15. 15. 15. 15. 15. 15. 15. 15. 15	crmance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets sets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  Ipliance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimumn reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 1.16% 4.85% 99.77% 4.85% 99.77% 6.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 0.00% 1.	22.60% 1.91% 2.16% 1.25% 2.77% 2.05% 0.37% 1.42% 5.05% 98.89% 94.46% 120.36% 1	
1.4.2 Goodwill   1.4.3 Other intangible assets   (33,677)   (53,6   11.4   1.4.5   1.4.4   Investment in shares as deduction factor   1.4.5 Shortfall on the capital of insvance subsidiary   1.4.4   Investment in shares as deduction factor   1.4.5 Shortfall on the capital of insvance subsidiary   1.4.6 Exposure of securifisation   1.4.7 Other deduction factors of Common Equity Tier 1   1.4.7.1 Fund placement at AT 1 and/or Tier 2 instrument at other banks   1.4.7.2 Cross ownership at other entity due to ownership transfer by law or grant   2. Additional Tier 1 (AT 1)   2. Rigible instrument for AT 1   2. Aggio/Disagio   2. Deduction factors of AT 1   2. 1 Fund placement at AT 1 and/or Tier 2 instrument at other banks   2.3.2 Cross ownership at other entity due to ownership transfer by law or grant   2. 1 Fund placement at AT 1 and/or Tier 2 instrument at other banks   2.3.2 Cross ownership at other entity due to ownership transfer by law or grant   2. 1 Fund placement at AT 1 and/or Tier 2 instrument for Tier 2   2. Aggio/Disagio   2. Supplementary Capital (Tier 2)   155,848   146,64   1. Equity investment in form of shares or other eligible instrument for Tier 2   2. Aggio/Disagio   1. Equity investment in form of shares or other eligible instrument for Tier 2   2. Aggio/Disagio   3. General provision of productive assets (max 1,25% RWA credit risk)   155,848   146,64   1. Equity investment in form of shares or other eligible instrument at other banks   3. Cross ownership at other entity due to ownership transfer by law or grant   3. Sep 2019   30 Sep 2019	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1.1 Paid up capital (after deducted with treasury stock) 1.2 Disclosed Reserve 1.2.1.1 Excess from translation of finar 1.2.1.1.2 Potential gain from increasing f 1.2.1.3 Surplus balance from fixed ass 1.2.1.2 Other disclosed reserves 1.2.1.2 Japin 1.2.1.2 Pervious years proft 1.2.1.2.1 Paid years proft 1.2.1.2.1 Paid years proft 1.2.1.2.2 General reserves 1.2.1.2.1 Disclosed Reserves 1.2.1.2.1 Disclosed Reserves 1.2.1.2.1 Surplus balance from fixed ass 1.2.1.2 Deduction factors 1.2.1.2 Potential loss from decreasing f 1.2.1.2 Potential loss from decreasing f 1.2.2.1 Other comprehensive income 1.2.2.1.1 Strange from translation of finar 1.2.2.1.2 Potential loss from decreasing f 1.2.2.2 Previous years form decreasing f 1.2.2.3 Current year profit 1.2.2.4 Shortage of regulatory provision 1.2.2.2.5 Potential loss from decreasing f 1.2.2.2 Previous years loss 1.2.2.3 Current year profit 1.2.2.4 Shortage for invalue adjuster 1.2.2.5 Other Salar value adjuster 1.2.2.6 Required regulatory provision 1.2.2.7 Others	2,264,083	2,486,367  10 10 - 10,673 623,315 - 159,701 - 159,701 - 26,215 781 - 28  APITAL ADE( 30 SEPTEME  L COMPONENTS	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com 1. 12. 13. 2. 3. 4. 13. 14. 15. 15. 15. 15. 15. 15. 15. 15. 15. 15	crmance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets sets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  Ipliance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimumn reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 1.16% 4.85% 99.77% 4.85% 99.77% 6.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.16% 10 INDIVI 30 Sep 2019 3.527,429	22.60% 1.91% 2.16% 1.91% 2.16% 1.25% 2.77% 2.06% 0.37% 1.42% 5.05% 98.89% 94.46% 120.3	
1.4.5 Shortfall on the capital of insurance subsidiary 1.4.6 Exposure of secunifisation 1.4.7 Other deduction factors of Common Equity Tier 1 1.4.7.1 Chord placement at 141 rand/or Tier 2 instrument at other banks 1.4.7.2 Cross ownership at other entity due to ownership transfer by law or grant  2. Additional Tier 1 (AT 1) 2.1 Eligible instrument for AT 1 2.2 Agio/Disagio 2.3 Deduction factors of AT 1 2.3.1 Fund placement at 141 and/or Tier 2 instrument at other banks 2.3.2 Cross ownership at other entity due to ownership transfer by law or grant  II. Supplementary Capital (Tier 2)  15.5,848 146,6  1. Equity investment in form of shares or other eligible instrument for Tier 2 2. Agio/Disagio 3. General provision of productive assets (max 1,25% RWA credit risk) 4. Deduction factors of supplementary capital 4. Sinking fund 4. Pund placement at Tier 2 instrument at other banks 4. S Cross ownership at other entity due to ownership transfer by law or grant  TOTAL CAPITAL  RWA FOR CREDIT RISK 12,883,884 13,014,091 CET 1 Ratio (%) 22,51% 21,679 CAR Ratio  CAR Ratio  CAR Ratio  CAR Ratio  CAR Ratio  CAR RASED ON RISK PROFILE (%) 3,058,4 22,51% 21,679 21,679 22,679 23,679 24,679 25,748,370 27,483,900 26,748,300 27,483,900 27,748,30	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted iii. Rupiah iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C d. Outstanding spot and derivative sale position 5. Others  CONTINCENT RECEIVABLES  1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES  1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES  1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  1. 2. 1. 1 Paid up capital (after deducted with treasury stock) 1. 2 Disclosed Reserve 1. 2. 1. 1. 2 Potential gain from increasing in the standard in the sta	2,264,083	2,486,367  10 10 - 10,673 623,315 - 159,701 - 159,701 - 26,215 781 - 28  APITAL ADE( 30 SEPTEME  L COMPONENTS	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com 1. 12. 13. 2. 3. 4. 13. 14. 15. 15. 15. 15. 15. 15. 15. 15. 15. 15	crmance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets sets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  Ipliance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimumn reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 4.85% 99.77% 91.81% 121.26% 387.65%  0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 0.00% 1.0	30 Sep 2018  22.60%  1.91% 2.16%  1.25% 2.77% 2.05% 98.89% 94.46%  120.36%	
1.4.7.1 Fund placement at AT 1 and/or Tier 2 instrument at other banks	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1.1 Paid up capital (after deducted with treasury stock) 1.2 Disclosed Reserve 1.2.1. Additional factors 1.2.1.1. Disclosed reserves 1.2.1.1.2 Potential gain from increasing f 1.2.1.1.3 Surplus balance from fixed ass 1.2.1.2 Other disclosed reserves 1.2.1.2 General reserves 1.2.1.2 Jeneral reserves 1.2.1.2 Jeneral reserves 1.2.1.2 Pervious years profit 1.2.1.2.1 Parential pain from increasing f 1.2.1.2 Previous years profit 1.2.1.2 Put Jeneral reserves 1.2.1.2 Potential for paid up capital 1.2.1.2 Potential for paid up capital 1.2.1.2 Pervious years profit 1.2.1.2 Put Jeneral reserves 1.2.2.1 Other comprehensive income 1.2.1.1 Potential loss from decreasing i 1.2.2 Deduction factors 1.2.2.1 Disagio 1.2.2.2 Previous years profit 1.2.1.2 Put Jeneral loss from decreasing i 1.2.2.2 General reserves 1.2.2.3 Current year profit 1.2.2.4 Shortage of regulatory provision c 1.2.2.5 Shortage of fair value adjuster 1.2.2.6 Required regulatory provision 1.2.2.7 Others 1.3 Non-controlling interest Canton Be did fair value adjuster 1.4.4 Investment in shares as deduction factor	2,264,083	2,486,367  10 10 - 10,673 623,315 - 159,701 - 159,701 - 26,215 781 - 28  APITAL ADE( 30 SEPTEME  L COMPONENTS	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com 1. 12. 13. 2. 3. 4. 13. 14. 15. 15. 15. 15. 15. 15. 15. 15. 15. 15	crmance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets sets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  Ipliance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimumn reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 3.62% 2.70% 0.27% 4.85% 99.77% 4.85% 99.77% 6.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 10.	22.60% 1.91% 2.16% 1.91% 2.16% 1.25% 2.77% 2.05% 9.37% 1.42% 9.4.46% 1.20.3	
2.1 Eligible instrument for AT 1   2.2 Agi/Olisagio   2.3 Deduction factors of AT 1   2.3 Agi/Olisagio   2.3 Supplementary Capital (Tier 2)   155,848   146,6   1.5 Equity investment in form of shares or other eligible instrument for Tier 2   2.4 Agi/Olisagio   3. General provision of productive assets (max 1,25% RWA credit risk)   155,848   146,6   1.5 Equity investment in form of shares or other eligible instrument for Tier 2   2.4 Agi/Olisagio   3. General provision of productive assets (max 1,25% RWA credit risk)   155,848   146,6   4.5 Equity investment at 1 in 1 i	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  1.2.1.1 Disclosed Reserve 1.2.1.1 Additional factors 1.2.1.1.2 Potential gain from increasing f 1.2.1.1.3 Surplus balance from fixed ass 1.2.1.1 Other comprehensive income 1.2.1.1.2 Potential gain from increasing f 1.2.1.3 Previous years profit 1.2.1.2 Parential gain from increasing f 1.2.1.3 Previous years profit 1.2.1.2 Parential span from increasing f 1.2.1.2 Previous years profit 1.2.1.2 Parential span from increasing f 1.2.1.3 Previous years profit 1.2.1.2 Parential loss from decreasing i 1.2.2.1 Disclosed Reserve 1.2.2.2 Deduction factors 1.2.2.1 Disaglo 1.2.2.2 Previous years profit 1.2.1.2 Parential loss from decreasing i 1.2.2.2 Other decisosed reserves 1.2.2.1 Disaglo 1.2.2.2 Other decisosed reserves 1.2.2.2 Other decisosed reserves 1.2.2.2 Other decisosed reserves 1.2.2.3 Covernity year loss 1.2.2.4 Shortage of regulatory provision of 1.2.2.1 Parential loss from decreasing i 1.2.2.2 Parential loss from decreasing i 1.2.2.3 Covernity year loss 1.2.2.4 Shortage of regulatory provision of 1.2.2.1 Parential loss from decreasing i 1.2.2.2 Other decisosed reserves 1.2.2.3 Other internation factor in shares as deduction factor 1.4.5 Shortage of fair value adjuster 1.4.1 Non-control lize 2.7 Other Saccoval financiance subsidiary 1.4.5 Shortage of fair	2,264,083	2,486,367  10 10 - 10,673 623,315 - 159,701 - 159,701 - 26,215 781 - 28  APITAL ADE( 30 SEPTEME  L COMPONENTS	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com 1. 12. 13. 2. 3. 4. 13. 14. 15. 15. 15. 15. 15. 15. 15. 15. 15. 15	crmance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets sets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  Ipliance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimumn reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 3.62% 2.70% 0.27% 4.85% 99.77% 4.85% 99.77% 6.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 10.	22.60% 1.91% 2.16% 1.91% 2.16% 1.25% 2.77% 2.05% 9.37% 1.42% 9.4.46% 1.20.3	
2.3. Deduction factors of AT 1	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Outhers  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess from translation of finar 1.2.1.1.2 Potential gain from increasing fi 1.2.1.1.3 Surplus balance from fixed assi 1.2.1.1 Other comprehensive income 1.2.1.1.2 Potential gain from increasing fi 1.2.1.2 Potential gain from increasing fi 1.2.1.3 Previous years profit 1.2.1.4 Current year profit 1.2.1.2 Potential gain from increasing fi 1.2.2.1 Other comprehensive income 1.2.2.1.1 Potential gain from increasing fi 1.2.2.2 Previous years profit 1.2.2.2 Previous years profit 1.2.2.2 Potential loss from decreasing fi 1.2.2.2 Potential loss from decreas	2,264,083  10 10 - 374,419 - 162,202 - 162,202 21,025 876 - CAPITAI  CAPITAI  CAPITAI  cial statements air value of availat et revaluation  ancial statements fair value of availate of availate trevaluation  over allowance fair value of availate trevaluation	2,486,367  10 10 10 10 10 10 10 10 10 10 10 10 10	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com 1. 12. 13. 2. 3. 4. 13. 14. 15. 15. 15. 15. 15. 15. 15. 15. 15. 15	crmance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets sets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  Ipliance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimumn reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 3.62% 2.70% 0.27% 4.85% 99.77% 4.85% 99.77% 6.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 10.	22.60% 1.91% 2.16% 1.25% 2.77% 2.06% 0.37% 1.42% 5.05% 98.89% 94.46% 120.36% 1	
1.   Supplementary Capital (Tier 2)   155,848   146,6     1.   Equity investment in form of shares or other eligible instrument for Tier 2   2.   Agio Disagio   3.   General provision of productive assets (max 1,25% RWA credit risk)   155,848   146,6     4.   Deduction factors of supplementary capital   4.1   Sinking fund   4.2   Fund placement at Tier 2 instrument at other banks   4.3   Cross ownership at other entity due to ownership transfer by law or grant   4.2   Fund placement at Tier 2 instrument at other banks   4.3   Cross ownership at other entity due to ownership transfer by law or grant   3.   G83,277   3.568,4	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Rupiah iii. Foreign currencies b. Uncommitted ii. Rupiah iii. Foreign currencies b. Uncommitted iii. Rupiah iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C d. Outstanding spot and derivative sale position 5. Others  CONTINGENT ECCEIVABLES  1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES  1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES  1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  1. 2. 1. 2. Potential gain from increasing in 1. 2. 1. 1. 2. Potential gain from increasing in 1. 2. 1. 1. 2. 2. 2. 1. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2.	2,264,083  10 10 - 374,419 - 162,202 - 162,202 21,025 876 - CAPITAI  CAPITAI  CAPITAI  cial statements air value of availat et revaluation  ancial statements fair value of availate of availate trevaluation  over allowance fair value of availate trevaluation	2,486,367  10 10 10 10 10 10 10 10 10 10 10 10 10	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com 1. 12. 13. 2. 3. 4. 13. 14. 15. 15. 15. 15. 15. 15. 15. 15. 15. 15	crmance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets sets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  Ipliance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimumn reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 3.62% 2.70% 0.27% 4.85% 99.77% 4.85% 99.77% 6.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 10.	30 Sep 2018 22.60% 1.91% 2.16% 1.91% 2.16% 2.77% 2.05% 0.37% 1.42% 5.05% 98.83% 94.46% 120.36%	
2. Agio/Disagio   155,848   146,64	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted iii. Rupiah iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C d. Outstanding spot and derivative sale position 5. Others  CONTINCENT RECEIVABLES  1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES  1. Guarantees susued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES  1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES  1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  1. 21.1.1 Decess from translation of finar 1.2.1.1.2 Potential gain from increasing in the standard in the properties of the propert	2,264,083  10 10 - 374,419 - 162,202 - 162,202 - CAPITAL  CAPITAL  cal statements air value of availal at revaluation  ancial statements air value of availal at revaluation  an over allowance fint from trading bo non productive.  In the calculation of availal at revaluation and the revaluation of availal at revaluation and the revaluation of availal at the revaluation and the revaluation are calculated as a contract of the revaluation and the revaluation are calculated as a contract of the revaluation and the revaluation are calculated as a contract of the revaluation and the revaluation are calculated as a contract of the revaluation and the revaluation are calculated as a contract of the revaluation and the revaluation are calculated as a contract of the revaluation and the revaluation are calculated as a contract of the revaluation	2,486,367  10 10 10 10 10 10 10 10 10 10 10 10 10	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com 1. 12. 13. 2. 3. 4. 13. 14. 15. 15. 15. 15. 15. 15. 15. 15. 15. 15	crmance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets sets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  Ipliance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimumn reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 3.62% 2.70% 0.27% 4.85% 99.77% 4.85% 99.77% 6.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 10.	22.60% 1.91% 2.16% 1.91% 2.16% 1.25% 2.77% 2.05% 9.88% 94.46% 1.20.36% 1.20	
4.1 Sinking fund   4.2 Fund placement at Tier 2 instrument at other banks   4.3 Cross ownership at other entity due to ownership transfer by law or grant   3,683,277   3,568.4	IV.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies c. Unstanding irrevocable L/C a. Foreign L/C b. Local L/C d. Outstanding spot and derivative sale position controlled i. Rupiah b. Foreign currencies controlled iii. Foreign currencies controlled controlled iii. Foreign currencies controlled cont	2,264,083  10 10 10 1374,419 162,202 162,202 17 21,025 876 CAPITAL  CAPITAL  CAPITAL  cial statements air value of availate trevaluation  ancial statements fair value of availate trevaluation  over allowance full from trading bon non productive int  tother banks transfer by law or of the control of the co	2,486,367  10 10 10 10 10 10 10 10 10 10 10 10 10	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com 1. 12. 13. 2. 3. 4. 13. 14. 15. 15. 15. 15. 15. 15. 15. 15. 15. 15	crmance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets sets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  Ipliance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimumn reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 3.62% 2.70% 4.1.16% 4.85% 99.77% 91.81%  121.26%  0.00% 0.00% 0.00% 0.00% 0.00% 6.05% 8.01% 0.30% 6.05% 8.01% 1.4.879 2.98 6.11 2.097 1.4.911 2.7.945 3.0,638 1.1.879 1.4.879	30 Sep 2018  22.60%  1.91% 2.16%  1.25% 2.77% 2.06% 0.37% 1.42% 1.42% 94.46% 120.36%  120.36%	
TOTAL CAPITAL 3,683,277 3,568,4  INFORMATION 30 Sep 2019 30 Sep 2018 INFORMATION 30 Sep 2019 30 Sep 2018  CAR Ratio  CAR Ratio  CAR Ratio  CAR Ratio  CET 1 Ratio (%) 22.51% 21.67  RWA FOR ORECRIT RISK 41,701 27,401 Tier 1 Ratio (%) 22.51% 22.51% 21.67  RWA FOR OPERATIONAL RISK 41,701 27,401 Tier 1 Ratio (%) 22.51% 20.51% 21.67  TOTAL RISK WEIGHTED ASSETS (RWA) 15,670,960 15,790,392 CAR Ratio (%) 23.50% 22.60  CAR BASED ON RISK PROFILE (%) 9.48% CET 1 FOR BUFFER (%) 14.02% 13.12  NALIOCATED CAR BASED ON RISK PROFILE  BUFFER PERCENTAGE THAT NEED TO BE FULFILLED BY BANK (%)  1.000 0.0	No.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C d. Outstanding spot and derivative sale position 5. Others  CONTINCENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees foreign currencies 2. Other issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. 2. La Company and a company a	2,264,083  10 10 10 374,419 162,202 162,202 17 21,025 876 CAPITAI  CAPITAI  CAPITAI  cair value of availal at revaluation ancial statements fair value of availal at revaluation  over allowance full from trading bo in non productive and the capital at the capital at the capital at other banks are stated on the capital at other banks.	2,486,367  10 10 10 10 10 10 10 10 10 10 10 10 10	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com 1. 12. 13. 2. 3. 4. 13. 14. 15. 15. 15. 15. 15. 15. 15. 15. 15. 15	crmance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets sets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  Ipliance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimumn reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 3.62% 2.70% 4.85% 99.77% 91.81% 121.26%  0.00% 0.00% 0.00% 0.00% 0.00% 1.16% 8.01% 0.30% 1.16%	30 Sep 2018 22.60% 1.91% 2.16% 1.25% 2.77% 2.05% 98.89% 94.46% 120.36%	
CAR Ratio  RWA FOR CREDIT RISK 12,883,884 13,014,091 CET 1 Ratio (%) 22.51% 21.67  RWA FOR MARKET RISK 41,701 27,401 Tier 1 Ratio (%) 22.51% 21.67  RWA FOR OPERATIONAL RISK 2,745,375 2,748,900 Tier 2 Ratio (%) 0.99% 0.93  TOTAL RISK WEIGHTED ASSETS (RWA) 15,670,960 15,790,392 CAR Ratio (%) 23.50% 22.60  CAR BASED ON RISK PROFILE (%) 9,48% 9.48% CET 1 FOR BUFFER (%) 14.02% 13.12  BLICCATED CAR BASED ON RISK PROFILE  From CET 1 (%) 8.49% 8.55% Capital Conservation Buffer (%) 0.00% 0.00	No. I.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C d. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Common Equity Tier 1 (CET 1) 1.1 Paid up capital (after deducted with treasury stock) 1.2 Disclosed Reserve 1.2.1.1 Excess from translation of finar 1.2.1.1.2 Potential gain from increasing f 1.2.1.1.3 Surplus balance from fixed ass 1.2.1.2 Other disclosed reserves 1.2.1.2.1 Parency years profit 1.2.1.2.1 Parency years profit 1.2.1.2.2 General reserves 1.2.1.2.3 Previous years profit 1.2.1.2.4 Current year profit 1.2.1.2.5 Prods for paid up capital 1.2.1.2 Potential loss from decreasing f 1.2.2.1 Disclosed Reserve 1.2.2.1 Disclosed Reserve 1.2.2.2 Deduction factors 1.2.2.1 Disclosed reserves 1.2.2.2 Previous years loss 1.2.2.2 Required regulatory provision 1.2.2.1.2 Required regulatory provision 1.2.2.1.2 Required regulatory provision 1.2.2.1.2 Required regulatory provision 1.2.2.2 Requ	2,264,083  10 10 10 374,419 162,202 162,202 17 21,025 876 CAPITAL  CAPITAL  CAPITAL  CAPITAL  cancial statements air value of available trevaluation  ancial statements air value of available trevaluation  ancial statements are valuation  ancial statements are valuation  to over allowance full from trading bo in non productive and the reship transfer by the value of available trevaluation  ancial statements are value of available trevaluation  ancial statements are value of available trevaluation  ancial statements are value of available trevaluation and the reship transfer by a contract the value of available trevaluation and the value of	2,486,367  10 10 10 10 10 10 10 10 10 10 10 10 10	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com 1. 12. 13. 2. 3. 4. 13. 14. 15. 15. 15. 15. 15. 15. 15. 15. 15. 15	crmance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets sets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Net Stable Funding Ratio (NSFR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  Ipliance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimumn reserve requirement - foreign currency Overall Net Open Position (NOP)	30 Sep 2019  23.50% 2.42% 2.70% 3.62% 2.70% 4.85% 99.77% 91.81% 121.26%  0.00% 0.00% 0.00% 0.00% 0.00% 1.16% 8.01% 0.30% 1.16%	30 Sep 2018 22.60% 1.91% 2.16% 1.25% 2.77% 2.05% 98.89% 94.46% 120.36%	
RWA FOR MARKET RISK         41,701         27,401         Tier 1 Ratio (%)         22.51%         21.67           RWA FOR OPERATIONAL RISK         2,745,375         2,748,900         Tier 2 Ratio (%)         0.99%         0.93           TOTAL RISK WEIGHTED ASSETS (RWA)         15,670,960         15,790,392         CAR Ratio (%)         23.50%         22.60           CAR BASED ON RISK PROFILE (%)         9.48%         9.48%         CET 1 FOR BUFFER (%)         14.02%         13.12           ALLOCATED CAR BASED ON RISK PROFILE         BUFFER PERCENTAGE THAT NEED TO BE FULFILLED BY BANK (%)         5.55%         Capital Conservation Buffer (%)         0.00%         0.00%	No. I.	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C 4. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others  1.2.1.1 Other comprehensive income 1.2.1.1.2 Potential gain from increasing f 1.2.1.3 Surplus balance from fixed ass 1.2.1.1 Other comprehensive income 1.2.1.1.2 Potential gain from increasing f 1.2.1.3 Previous years profit 1.2.1.2 Parevious years profit 1.2.2.1 Profession from fixed ass 1.2.2.2 Previous years profit 1.2.2.2 Previous years profit 1.2.2.3 Profice from translation of finar 1.2.2.1 Shortage of fregulatory provision of 1.2.2.1 Shortage of fair value adjusters 1.2.2.1 Other decomprehensive income 1.2.2.1 Shortage of fair value adjusters 1.2.2.2 Previous years loss 1.2.2.3 Current year profit 1.4.1 Deferred tax calculation 1.4.2 Goodwill 1.4.3 Other intangible assets 1.4.4 Investment in shares as deduction fac	2,264,083  10 10 - 374,419 - 162,202 21,025 876 AS AT  CAPITAL  CAPITAL  CAPITAL  cial statements are value of available trevaluation  ancial statements are value of available trevaluation  ancial statements are value of available trevaluation  to over allowance for the from trading both on non productive and the transfer by the tra	2,486,367  10 10 10 10,673 623,315 159,701 159,701 26,215 781 2781 26,215 781 2781 289 Components  APITAL ADE 30 SEPTEME  L COMPONENTS  Co	1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. Com 1. 12. 13. 2. 3. 4. 13. 14. 15. 15. 15. 15. 15. 15. 15. 15. 15. 15	crimance Ratio  Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets Non performing productive assets to total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL Net NPL Return on Asset (RCA) Return on Equity (ROE) Net Inderest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) a. NSFR individual b. NSFR consolidation Liquidity Coverage Ratio (LCR) a. LCR individual b. LCR consolidation  upliance  a. Percentage of incompliance of Legal Lending Limit i. Related parties ii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties iii. Non related parties himimum reserve requirement - rupiah b. Minimum reserve requirement - rupiah b. Minimum reserve requirement - foreign currency Overall Net Open Position (NOP)  CY RATIO 2019 AND 2018	30 Sep 2019  23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 0.27% 1.16% 4.85% 99.77% 91.81% 121.26%  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 10	22.60% 1.91% 2.16% 1.91% 2.16% 1.25% 2.77% 2.06% 0.37% 1.42% 5.05% 98.89% 94.46% 120.3	
TOTAL RISK WEIGHTED ASSETS (RWA)   15,670,960   15,790,392   CAR Ratio (%)   23.50%   22.60	No. I.	- Rupish - Foreign currencies ii. Uncommitted - Rupish - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Rupish ii. Foreign currencies b. Uncommitted i. Rupish ii. Foreign currencies b. Uncommitted i. Rupish iii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C d. Outstanding spot and derivative sale position 5. Others  CONTINCENT RECEIVABLES 1. Guarantees received a. Rupish b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees susued a. Rupish b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees susued a. Rupish b. Foreign currencies 2. Others  CONTINGENT LIABILITIES 1. Guarantees (Liability) 1. Paid up capital (after deducted with treasury stock) 1. Disclosed Reserve 1. Additional factors 1. 2.1.1 Potential gain from increasing in the standard profit (Liability) 1. Paid up capital (after deducted with treasury stock) 1. Disclosed Reserve 1. 2.1.1 Additional factors 1. 2.1.1.2 Potential gain from increasing in Liability 1. 2.1.2 Foreign currencies 2. Other increase (Liability) 1. 2.1.2 General reserves 1. 2.1.2.1 Potential gain from increasing in Liability 1. 2.1.2.2 Foreign up septial 1. 2.1.2.3 Previous years profit 1. 2.1.2.4 Foreign year profit 1. 2.1.2.5 Under comprehensive income 1. 2.1.1.5 Under comprehensive income 1. 2.1.1.5 Under comprehensive income 1. 2.1.2.1 Potential gain du papital 1. 2.2.2 Previous years profit 1. 2.2.1 Profit of the profit o	2,264,083  10 10 10 374,419 1 162,202 162,202 1 21,025 876 CAPITAL  CAPITAL  CAPITAL  cal statements air value of availal et revaluation  ancial statements are to the revaluation  ancial statements air value of availal et revaluation  ancial statements are to the revaluation  ancial statements are to the revaluation  ancial statements are to available to revalue of available to the revaluation  ancial statements are to the revaluation  are to the revaluation  are to the revaluation  are to	2,486,367  10 10 10 10 10 10 10 10 10 10 10 10 10	Performance	Capital adequacy ratio  Non performing productive assets and non performing non productive assets to total productive assets so total productive assets Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL  Net NPL  Return on Equity (ROE)  Net Interest Margin (NIM)  Operational expenses to operational income (BOPO)  Loan to Deposit Ratio (LDR)  Net Stable Funding Ratio (NSFR)  a. NSFR individual  b. NSFR consolidation  Liquidity Coverage Ratio (LCR)  a. LCR individual  b. LCR consolidation  Injuitance  a. Percentage of incompliance of Legal Lending Limit  i. Related parties  ii. Non related parties  iii. Non related parties  Minimum reserve requirement  a. Primary minimum reserve requirement - rupiah  b. Minimum reserve requirement  a. Primary minimum reserve requirement - rupiah  b. Minimum reserve requirement  b. Minimum reserve requirement  consolidation  CY RATIO  2019 AND 2018	30 Sep 2019  23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 0.27% 4.15% 99.77% 91.81% 121.26%  387.65%  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 10.00	30 Sep 2018  22.60%  1.91% 2.16% 2.77% 2.05% 0.37% 1.42% 5.05% 98.89% 94.46% 120.36%  120.36%  120.36%  120.36%  120.36%  120.36%  120.36%  120.36%  141,969 1	
ALLOCATED CAR BASED ON RISK PROFILE         BUFFER PERCENTAGE THAT NEED TO BE FULFILLED BY BANK (%)           From CET 1 (%)         8.49%         8.55%         Capital Conservation Buffer (%)         0.00%         0.00	IV.  No.  I.  RISK Y RW	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Rupiah ii. Foreign currencies b. Uncommitted ii. Rupiah ii. Foreign currencies 0. Uncommitted ii. Rupiah ii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C b. Local L/C d. Outstanding spot and derivative sale position 5. Others  CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Non performing interest receivables a. Interest on loans b. Other interests 3. Others  CONTINGENT LIABILITIES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Other Service of Continual Interest of Continual Inte	2,264,083  10 10 10 374,419 162,202 21,025 876 21,025 876 CAPITAL  CAPITAL  CAPITAL  CAPITAL  cancial statements air value of available trevaluation  ancial statements air value of available trevaluation  ancial statements are value of available trevaluation  ancial statements  are value of available trevaluation  ancial statements  are value of available trevaluation  ancial statements  are value of available trevaluation  ancial statements  are value of available trevaluation  ancial statements  are value of available trevaluation  ancial statements  are value of available trevaluation  ancial statements  ancial statement	2,486,367  10 10 10 10 10 10 10 10 10 10 10 10 10	Performance	Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets to Non performing productive assets and non productive assets Non performing productive assets to total productive assets to productive assets to productive assets (CFPN) of financial assets to product (CFPN) of financial assets (CFPN)	30 Sep 2019  23.50% 2.42% 2.70% 3.62% 2.70% 4.1.16% 4.85% 99.77% 91.81%  121.26%  0.00% 0.00% 0.00% 0.00% 6.05% 8.01% 0.30% 6.05% 8.01% 1.3527,429 3.819,667 175,507 313,490 14,879 29,611 25,097 14,911 27,945 30,656 (137,983) (137,983) (137,983) (137,983) (137,983) (137,983) (137,983) (137,983) (137,983) (137,983) (137,983) (137,983) (137,983) (137,983) (137,983) (137,983) (137,983)	30 Sep 2018  22.60%  1.91% 2.16%  1.25% 2.77% 2.05% 98.89% 94.46% 1.20.36%  1.20.36%	
	II.  RISK V RW RW TO	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Rupiah ii. Foreign currencies b. Uncommitted ii. Rupiah ii. Foreign currencies b. Uncommitted ii. Rupiah ii. Foreign currencies committed iii. Rupiah iii. Foreign currencies d. Uncommitted iii. Rupiah iii. Foreign currencies d. Uncommitted iii. Rupiah iii. Foreign currencies d. Uncatanding spot and derivative sale position cothers contributed iii. Rupiah iii. Foreign currencies d. Rupiah b. Foreign currencies d. Rupiah b. Foreign currencies d. Non performing interest receivables a. Interest on loans b. Other interests d. Comtinosem til. Rupiah d. Rupiah b. Foreign currencies d. Rupiah d. Rupiah d. Foreign currencies d. Rupiah d	2,264,083  10 10 10 374,419 1 162,202 21,025 876 27 AS AT  CAPITAL  CAPITAL  CAPITAL  CAPITAL  CAPITAL  coial statements ancial statements air value of availal at revaluation  ancial statements air value of availal at revaluation  ancial statements and over allowance for the from trading boon non productive and the company of the comp	2,486,367  10 10 10 10 10 10 10 10 10 10 10 10 10	Perfect   1.   2.   3.   4.   5.   6.   7.   8.   9.   10.   11.   12.   13.     13.	Cranica Ratio  Capital adequacy ratio  Non performing productive assets and non performing non productive assets to total productive assets sets and non productive assets Non performing productive assets to total productive assets to productive assets (CRPN) of financial assets to productive assets (ROA)  Return on Equity (ROE)  Net Interest Margin (NIM)  Operational expenses to operational income (BOPO)  Loan to Deposit Ratio (LDR)  Net Stable Funding Ratio (NSFR)  a. NSFR individual  b. NSFR consolidation  Liquidity Coverage Ratio (LCR)  a. LCR individual  b. LCR consolidation  Inpliance  a. Percentage of incompliance of Legal Lending Limit  i. Related parties  ii. Non related parties  iii. Non related parti	30 Sep 2019  23.50% 2.42% 2.70% 3.62% 2.70% 0.27% 1.16% 4.85% 99.77% 91.81% 121.26%  387.65%  0.00% 0.00% 0.00% 0.00% 0.00% 1.	22.60% 1.91% 2.16% 1.25% 2.77% 2.16% 0.37% 1.42% 5.05% 98.89% 94.46% 120.36% 120.36% 120.36% 120.36% 140.36% 140.36% 140.36% 140.36% 150.36% 160.563% 160.56	
	II.  RISK Y RW RW TO CAR ALLO	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed iii. Uncommitted ii. Uncommitted iii. Uncommitted iii. Foreign currencies b. Uncommitted iii. Foreign currencies committed com	2,264,083  10 10 10 374,419 162,202 162,202 21,025 876 21,025 876 CAPITAL  CAPITAL  cal statements air value of availal at revaluation  ancial statements are revaluation  ancial statements  are revaluation  are revaluation  are revaluation  are revaluation  are reval	2,486,367  10 10 10 10 10 10 10 10 10 10 10 10 10	Perfect   1.   2.   3.   4.   5.   6.   6.   7.   8.   9.   10.   11.   12.   13.   12.   13.   14.   15.   15.   16.	Capital adequacy ratio Capital adequacy ratio Non performing productive assets and non performing non productive assets to total productive assets to total productive assets to total productive assets Non performing productive assets 1 Non performing productive assets to productive assets to productive assets to productive assets productive assets (CKPN) of financial assets to productive assets (CKPN) of financial assets (CKPN)	30 Sep 2019  23.50% 2.42% 2.70% 1.16% 3.62% 2.70% 4.85% 99.77% 91.81% 121.26% 387.65%  0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 10.00	30 Sep 2018  22.60%  1.91% 2.16%  1.25% 2.77% 2.06% 0.37% 1.42% 5.05% 98.89% 94.46% 120.36%  120.36%  120.36%  120.36%  120.36%  120.36%  140.36%	

Capital Surcharge for Systemic Bank (%)

From Tier 2 (%)

	EARNING ASSETS QUALITY AND OTHER INFORMATION AS AT 30 SEPTEMBER 2019 AND 2018 (In Millions Rupial										Rupiah)			
								INDI	/IDUAL					
H	No.	ACCOUNTS	Current	Sp. Ment		ep 2019 Doubtful	Loss	Total	Current	Sp. Ment		p 2018 Doubtful	Loss	Total
	l.	RELATED PARTIES	Junion	ор: шоп	oub old	Doubtian	2000	10141	Junion	ор: шол	oub otu	Doublium	2000	10141
	1.	Placement with other banks a. Rupiah	_	_	_	_			_	_	_	_	_	
	2.	b. Foreign currencies	355,953	-	-	-	-	355,953	242,708	-	-	-	-	242,708
	2.	Spot and derivative receivables a. Rupiah		-	-	-	-	-	-	-	-	-	-	-
	3.	b. Foreign currencies Securities	-	-	-	-	-	-	484	-	-	-	-	484
11		a. Rupiah b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
11	4.	Securities sold under repurchase agreements (repo)  a. Rupiah		_		-	_		-	-	-	_	_	-
	5.	b. Foreign currencies Securities purchased under resale agreements	-	-	-	-	-	-	-	-	-	-	-	-
		(reverse repo) a. Rupiah	_	_	_	_			_	_	_			_
	٠	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	6. 7.	Acceptance receivables Loans	-	-	-	-	-	-	-	-	-	-	-	-
		Micro, small and medium enterprises (UMKM)     i. Rupiah	-	-	-	-	-		-	-	-	-	-	-
		<ul> <li>Foreign currencies</li> <li>Non micro, small and medium enterprises (Non UMKM)</li> </ul>	-	-	-	-	-	-	-	-	-	-	-	-
		i. Rupiah ii. Foreign currencies	15,343	-	-	-	-	15,343	21,115	-	-	-	-	21,115
		c. Restructured loans i. Rupiah			_		_		_	_	_		_	_
		ii. Foreign currencies d. Loan on property	14,506	-	-	-	-	14,506	20,104	-	-	-	-	20,104
11	8.	Investment in shares	14,500	:	-	-	64	64	20,104	-	-	:	64	20,104
	9. 10.	Temporary equity investment Other receivables	-	:	-	-	-	:	-	-	-	-	-	-
	11.	Commitments and contingencies a. Rupiah	-			-	-		-	-	-	-	-	-
	12.	b. Foreign currencies Foreclosed assets		L :	_ :			_ :	-	-		_ :	_ :	
	II.	NON RELATED PARTIES												
	1.	Placement with other banks a. Rupiah	95,072	-	-	-	-	95,072	18,340	-	-	-	-	18,340
	2.	b. Foreign currencies Spot and derivative receivables	1,792,411	-	-	-	-	1,792,411	1,259,651	-	-	-	-	1,259,651
		a. Rupiah b. Foreign currencies	62	-	-	-	-	62	258	-	-	-	-	258
	3.	Securities a. Rupiah	1,305,354	_	_	_		1,305,354	1,128,906	_	_			1,128,906
	4.	b. Foreign currencies	1,271,116	-	-	-	-	1,271,116	1,252,642	-	-	-	-	1,252,642
	4.	Securities sold under repurchase agreements (repo) a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	5.	b. Foreign currencies Securities purchased under resale agreements	-	-	-	-	-	-	-	-	-	-	-	-
		(reverse repo) a. Rupiah		-	-	-	-	-	-	-	-	-	-	-
	6.	b. Foreign currencies Acceptance receivables	-	-	-	-	-	-	3,108	-	-	-	-	3,108
	7.	Loans a. Micro, small and medium enterprises (UMKM)												
41		i. Rupiah ii. Foreign currencies	5,258,911 30,116	267,458 5,750	50,300	27,854	218,339 2,831	5,822,862 38,697	3,770,077 15,826	200,287	20,229	13,392 2,972	134,818	4,138,803 18,798
11		Non micro, small and medium enterprises (Non UMKM)     i. Rupiah	7,579,567	591,792	27,967	26,279	163,315	8.388.920	8,864,144	557,368	26,193	26,223	162,097	9,636,025
		ii. Foreign currencies c. Restructured loans	37,423	-	- ,		-	37,423	126,054	20,555		-	-	146,609
		i. Rupiah ii. Foreign currencies	38,812	35,373	4,528	9,263	38,549	126,525	16,795	45,248 19,385	-	-	39,456	101,499 19,385
		d. Loan on property	3,517,451	421,608	20,070	6,365	90,735	4,056,229	3,316,655	237,019	11,627	13,500	50,831	3,629,632
	8. 9.	Investment in shares Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
	10. 11.	Other receivables Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
$\  \ $		a. Rupiah     b. Foreign currencies	2,270,595 32,001	13,765	:	-	-	2,284,360 32,001	2,361,636 40,087	27,465	-	:	-	2,389,101 40,087
	12.	Foreclosed assets	3,920	-	836	27	6	4,789	5,799	-	586	32	6	6,423
	1.	OTHER INFORMATION  Total guaranted bank's assets:												
		a. to Bank Indonesia b. to third parties						- :						
	2. 3.	Total allowance for impairment losses on productive assets Total regulatory provision on productive assets						221,219 358,158						224,143 329,817
	4. 5.	Percentage of UMKM loans to total loans Percentage of micro and small enterprises (UMK)						40.98%						29.78%
		loans to total loans						5.15%						8.37%
	6. 7.	Percentage of UMKM debtors to total debtors Percentage of UMK debtors to total debtors						15.04% 12.94%						16.48% 15.17%
	8.	Others a. Loans chanelling												-
		b. Fund distribution Mudharabah Muqayyadah     c. Write off productive assets						1,105,132						1,327,509
		d. Recovery on write off productive assets e. Charge off productive assets						363,047 997,864						236,521 607,688
ľ				SPOTA	ND DEE	IV/ATIVE	STRANG							
						IVATIVES SEPTEM								
											WD1/**	(Ir	n Millions	Rupiah)
	N-	INDIVIDUAL  TRANSACTION Notional Purpose Derivative Receivable								ables				
	No.	and Liabilities								abilities				
	Α.	Related with foreign exchange												
$\ $	1. 2. 3.	Spot Forward					'	219,081	219,08	31 -	-		62	105
$\ $	J.	Option a. Sell b. Buy						-		-	-		-	-
П	4. 5.	b. Buy Future Swap						- 484,972	484,97	-	-			3,077
	6.	Others							704,31	-	-		-	
	<b>B.</b>	Related with interest Forward					Т	-		-	- 1		-	-
П	2	Ontion					1			1			1	

TOTAL					704,05	i3	-	62	3,182			
STATEMENTS OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 SEPTEMBER 2019 (In Millions Rupiah)												
			Attrib	utable to equit	ty holders of the	ne parent enti	ty					
			Harratiand asian((lanear)	Remeasurement of post employment benefit, net	Retained	earnings	Total equity before					
	Share capital	Additional paid-up capital	Unrealized gains/(losses) on Available For Sale Marketable Securities, net		Appropriated	Unappropriated	non-controlling interest	Non-controlling interest	Total equity			
Balance as at 31 December 2017	3,819,667	25,097	13,668	9,964	14,911	182,171	4,065,478		4,065,478			
Other comprehensive income (expense) - net of tax	-	-	(18,979)	7,034	-	-	(11,945)	-	(11,945)			
Net profit (loss)	-	-	-	-	-	45,774	45,774	-	45,774			
Balance as at 31 December 2018	3,819,667	25,097	(5,311)	16,998	14,911	227,945	4,099,307		4,099,307			
Other comprehensive income (expense) - net of tax	-	-	20,190	-	-	-	20,190	-	20,190			
Net profit (loss)	-	-	-	-	-	30,658	30,658	-	30,658			
Balance as at 30 September 2019	3,819,667	25,097	14,879	16,998	14,911	258,603	4,150,155	-	4,150,155			
ALLOWANCE FOR IMPAIRMENT LOSSES AND PROVISION AS AT 30 SEPTEMBER 2019 AND 2018												

١	No.	ACCOUNTS	Allowand	Allowance for Impairment		Provision		Allowance for Impairment		sion		
			Individu	al Collective	General	Specific	Individual	Collective	General	Specific		
. Г	1.	Placement with other banks			22,434	-	-		15,207	-		
	2.	Spot and derivative receivables			1	-	-		7	-		
	3.	Securities			4,921	-	-		4,457	-		
-	4.	Securities sold under repurchase agreements (repo)			-	-	-	-	-	-		
.	5.	Securities purchased under resale agreements (reverse repo)			-	-	-	-	-	-		
	6.	Acceptance receivables			-	-	-	13	-	-		
	7.	Loans	113,5	4 107,641	128,282	201,746	129,046	95,020	126,809	181,907		
	8.	Investment in shares	6	i4 -	-	64	64	-	-	64		
	9.	Temporary equity investment			-	-	-	-	-	-		
1	10.	Other receivables			-	-	-	-	-	-		
Ľ	11.	Commitments and contingencies			210	500	-	-	188	1,178		
	MANAGEMENT SHAREHOLDERS											
	Boar	ord of Commissioners Board of Directors		Controlling Shareholder: Ultimate Shareholder : Commonwealth Bank of Australia								
	President Commissioner : David Cohen President Director : Lauren Sulistiawati				onwealth Bank o	f Australia : 99.	.00 %					
(					Minority Shareholder through capital market (more than 5%) : none							

eev Bhatnagar has been appointed as Director of F	PTBC	effective	on 3 Octo	ber 2019

Forward Option a. Sell b. Buy Future Swap Others

C. Others

(\*) Raje Notes: 1. Presentation of the above Published Financial Statements as at and for the period ended 30 September 2019 and 2018 are prepared based on the unaudited Financial Statements of PT Bank Commonwealth, while the Financial Statements as at 31 December 2018 are derived from the Financial Statements of PT Bank Commonwealth which were audited by Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan - a member firm of PwC Global Network with partner in charge Jimmy Pangestu, S.E, whose report dated 28 March 2019, expressed an Unqualified Opinion.

2. The above Published Financial Statements are presented in accordance with applicable Indonesian Financial Accounting Standards ("SAK") and to comply OJK Regulation (POJK) No. 32/POJK.03/2016 dated 8 August 2016 regarding "Amendment on OJK Regulation No. 6/POJK.03/2015 regarding Transparency and Published Financial Statements of the Bank" and OJK Circular Letter (SEOJK) No. 43/SEOJK.03/2016 dated 28 September 2016 regarding "Transparency and Published Financial Statements of Conventional Bank".

> Jakarta, 15 November 2019 S.E. & O

3. Exchange rate of 1 US Dollar as at 30 September 2019, 31 December 2018 and 30 September 2018 were Rp. 14,195.00; Rp. 14,380.00; and Rp. 14,902.50; respectively.

Tjioe Mei Tjuen

Rustini Dewi

Ida Apulia Simatupang

Rajeev Bhatnagar





(In Millions Rupiah)

30 Sep 2018

Minority Shareholder through non capital market (more than 5%): none

0.35 % 0.11 % 0.08 %

0.07 % 0.04 %

Minority Shareholder through non capital market (less than 5%):

PT Murni Galaxy
 PT Giga Galaxy
 PT Samudra Anugrah Megah
 PT Ramadewan Winoko
 PT Prima Rukun Langgeng
 PT Finkom Surya Putra

THE ASIAN BANKER° **INDONESIA AWARDS 2019** 

BEST FRICTIONLESS CUSTOMER EXPERIENCE INITIATIVE, APPLICATION OR PROGRAMME









