KB Bukopin

FINANCIAL STATEMENTS
PT BANK KB BUKOPIN Tbk AND SUBSIDIARIES

Halo KB Bukopin 14005

STATEMENTS OF FINANCIAL POSITION
As of December 31, 2020 and 2019

(In Million Rupiah)

No.	DESCRIPTION	INDIVIDUAL Dec 31, 2020 Audited	INDIVIDUAL Dec 31, 2019 Audited	CONSOLIDATED Dec 31, 2020 Audited	CONSOLIDATED Dec 31, 2019 Audited
	ASSET				
1.	Cash	592,999	783,886	600,087	836,192
2.	Placements with Bank Indonesia	2,280,690	4,284,936	2,655,779	5,328,213
3.	Placements with other banks	4,013,402	1,316,777	3,402,277	4,489,094
4.	Spot and derivative receivables	4,555	-	4,555	-
5.	Securities	5,858,780	11,950,740	60,260,145	9,069,393
6.	Securities sold under repurchase agreements (Repo)	-	-	-	-
7.	Securities purchased under resale agreements (Reverse Repo)	-	-	-	-
8.	Acceptances receivables	66,182	111,321	66,182	111,321
9.	Loans	56,872,252	64,247,853	56,875,502	64,871,166
10.	Sharia financing	-	-	4,093,072	4,674,379
11.	Investments in shares	926,386	926,386	15	15
12.	Other Financial Assets				
13.	Allowance for impairment on financial assets -/-				
	a. Securities	-	-	-	-
	b. Loans	(4,228,446)	(1,259,863)	(4,702,358)	(1,709,772)
	c. Others	-	-	(1,425)	(1,425)
14.	Intangible assets	186,800	214,772	482,511	510,963
	Accumulated amortisation for intangible assets -/-	(172,571)	(156,364)	(278,800)	(263,073)
15.	Premises and equipment	4,241,454	3,536,392	4,606,763	3,877,093
	Accumulated depreciation for premises and equipment -/-	(1,008,078)	(792,496)	(1,102,360)	(864,878)
16.	Non earning assets				
	a. Abandoned properties	-	-	-	-
	b. Foreclosed assets	3,093,493	2,998,092	3,315,746	3,184,359
	c. Suspense account	-	-	-	-
	d. Inter office assets	-	-	-	-
17.	Other assets	4,030,949	6,634,225	3,895,017	6,151,208
	TOTAL ASSET	**76,758,847**	**94,796,657**	**79,938,578**	**100,264,248**
	LIABILITIES AND EQUITY				
	LIABILITIES				
1.	Demand deposits	6,820,934	12,703,808	6,992,424	12,976,654
2.	Savings deposits	6,710,210	18,607,758	7,059,947	19,132,421
3.	Time deposits	28,452,613	44,434,676	29,990,467	48,704,385
4.	Electronic Money	-	-	-	-
5.	Fund from Bank Indonesia	-	-	-	-
6.	Fund from other banks	13,304,680	1,438,695	13,198,900	1,154,348
7.	Spot and derivative liabilities	112,828	-	112,828	-
8.	Securities sold under repurchase agreements (Repo)	5,613,740	4,275,068	5,742,668	4,275,068
9.	Acceptances liabilities	66,182	111,321	66,182	111,321
10.	Securities issued	1,800,104	1,797,946	1,800,104	1,797,946
11.	Fund borrowings	3,723,758	719,211	3,953,365	1,072,147
12.	Guarantee deposits	80,293	109,167	94,583	124,576
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	1,700,169	1,844,756	2,460,668	2,009,897
15.	Investment fund - profit sharing	-	-	-	-
	TOTAL LIABILITIES	**68,385,511**	**86,042,406**	**71,472,136**	**91,358,763**
	EQUITY				
16.	Share capital				
	a. Authorised capital	7,000,000	2,500,000	7,000,000	2,500,000
	b. Unpaid-in capital -/-	(3,521,429)	(1,123,563)	(3,521,429)	(1,123,563)
	c. Treasury stock -/-	-	-	-	-
17.	Additional Paid-in Capital				
	a. Agio	4,769,251	2,923,938	4,769,251	2,923,938
	b. Disagio -/-	-	-	-	-
	c. Donated capital	-	-	-	-
	d. Funds for paid-up capital	-	-	-	-
	e. Others	-	-	-	-
18.	Other comprehensive income				
	a. Profit	1,680,086	1,465,479	1,719,115	1,502,794
	b. Loss	-	-	-	-
19.	Reserve				
	a. General reserve	1,671,520	2,783,492	1,735,150	2,863,528
	b. Appropriated reserve	-	-	-	-
20.	Retained Earning				
	a. Previous years	-	-	-	-
	b. Current year	(3,226,093)	204,905	(3,255,895)	216,324
	c. Dividen yang dibayarkan -/-				
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	**8,373,336**	**8,754,251**	**8,446,192**	**8,883,021**
21.	Non controlling interest			20,250	22,464
	TOTAL EQUITY	**8,373,336**	**8,754,251**	**8,466,442**	**8,905,485**
	TOTAL LIABILITIES DAN EQUITY	**76,758,847**	**94,796,657**	**79,938,578**	**100,264,248**

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
For the Period Ended 31 December 2020 and 2019

(In Million Rupiah)

INDIVIDUAL

No.	DESCRIPTION	Dec 31, 2020 (Audited) Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Dec 31, 2019 (Audited) Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I.	**RELATED PARTIES**												
1.	Placements with other banks												
	a. Rupiah	1,656,713	-	-	-	-	1,656,713	10,738	-	-	-	-	10,738
	b. Foreign currencies	1,405,000	-	-	-	-	1,405,000	-	-	-	-	-	-
2.	Spot and derivative receivables/forward												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	488	-	-	-	-	488	-	-	-	-	-	-
7.	Loans												
	a. Micro, Small and Medium loans (UMKM)												
	i. Rupiah	140,247	162,181	-	-	-	302,428	299,859	61,979	-	-	-	361,838
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	485,625	-	31,167	-	-	516,792	197,782	-	-	-	-	197,782
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans**)												
	i. Rupiah	152,282	161,337	23,583	-	-	337,202	-	60,933	-	-	-	60,933
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	926,371	-	-	-	-	926,386	926,386	-	-	-	-	926,386
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	13,869	-	-	-	-	13,869	12,796	-	-	-	-	12,796
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
II.	**THIRD PARTIES**												
1.	Placements with other banks												
	a. Rupiah	253,300	-	-	-	-	253,300	579,519	-	-	-	-	579,519
	b. Foreign currencies	698,389	-	-	-	-	698,389	726,520	-	-	-	-	726,520
2.	Spot and derivative receivables/forward												
	a. Rupiah	4,555	-	-	-	-	4,555	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	5,854,632	-	-	-	-	5,854,632	11,806,621	-	-	-	-	11,806,621
	b. Foreign currencies	4,148	-	-	-	-	4,148	144,119	-	-	-	-	144,119
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	64,371	-	-	-	1,323	65,694	111,321	-	-	-	-	111,321
7.	Loans												
	a. Micro, Small and Medium loans (UMKM)												
	i. Rupiah	21,318,671	5,605,812	689,860	287,664	1,714,856	29,616,863	24,665,751	7,968,263	55,031	100,530	1,395,734	34,185,309
	ii. Foreign currencies	301,297	732,126	-	-	740,064	1,773,487	1,271,142	987,941	-	-	87,263	2,346,346
	b. Non UMKM												
	i. Rupiah	18,027,950	4,112,742	228,702	389,886	1,694,130	24,453,410	20,232,595	4,390,614	98,616	727,954	1,384,187	26,833,966
	ii. Foreign currencies	5,896	201,687	-	-	-	207,583	322,612	-	-	-	-	322,612
	c. Restructured loans												
	i. Rupiah	14,064,498	6,325,606	687,000	519,130	1,210,482	22,806,716	3,341,108	8,351,249	63,754	693,477	961,153	13,410,741
	ii. Foreign currencies	33,073	731,919	-	-	52,574	817,566	-	723,402	-	-	51,931	775,333
8.	Investments in shares	15	-	-	-	-	15	15	-	-	-	-	15
9	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	9,376,382	200,625	5,802	962	46,961	9,630,732	12,711,400	49,073	10,725	63,605	189,362	13,024,165
	b. Foreign currencies	2,263,804	-	-	-	7,376	2,271,180	2,078,140	-	-	-	139,809	2,217,949
III.	**OTHER INFORMATIONS**												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To others						-						-
2.	Foreclosed assets						3,093,494						29,788,811

STATEMENT OF INCOME AND OTHER COMPREHENSIVE
For the Year Ended 31 December 2020 and 2019
(In millions of Rupiah, except earning per share in full amount)

No.	DESCRIPTION	INDIVIDUAL Dec 31, 2020 Audited	INDIVIDUAL Dec 31, 2019 Audited	CONSOLIDATED Dec 31, 2020 Audited	CONSOLIDATED Dec 31, 2019 Audited
	OPERATING INCOME AND EXPENSES				
A.	**Interest Income and Interest Expense**				
1.	Interest Income	4,857,084	6,989,219	5,308,366	7,764,858
2.	Interest Expenses	4,461,723	5,365,972	4,756,310	5,750,319
	Net Interest Income (Expenses)	395,361	1,623,247	552,056	2,014,539
B.	**Other Operating Income and Expenses**				
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(226)	226	(226)	226
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	166,107	28,004	165,191	28,304
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	(6,816)	32,254	(6,816)	32,254
5.	Gain (Loss) from investment in shares under equity method	-	-	-	-
6.	Gain (Loss) from foreign currencies translation	(108,266)	2	(108,226)	2
7.	Dividend income	-	-	-	-
8.	Comissions/provisions/fees and administrative	522,064	490,392	665,893	538,496
9.	Other income	224,850	290,986	206,481	184,826
10.	Impairment for financial assets	2,552,033	(146,666)	2,622,451	(102,139)
11.	Losses related to operational risk	-	-	-	-
12.	Salaries and employee benefits	757,250	772,106	872,063	885,408
13.	Promotion expenses	62,850	70,456	64,447	73,707
14.	Other expenses	1,745,796	1,689,704	1,866,264	1,845,973
	Other Operating Income (Expenses)	**(4,320,216)**	**(1,543,736)**	**(4,502,928)**	**(1,918,841)**
	PROFIT (LOSS) FROM OPERATIONS	**(3,924,855)**	**79,511**	**(3,950,872)**	**95,698**
	NON OPERATING INCOME AND EXPENSES				
1.	Gain (Loss) from sale of premises and equipment	262	74	1,030	5,320
2.	Other non operating income (expenses)	31,329	37,195	26,973	32,776
	PROFIT (LOSS) FROM NON OPERATING	**31,591**	**37,269**	**28,003**	**38,096**
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	**(3,893,264)**	**116,780**	**(3,922,869)**	**133,794**
3.	Income Tax Expenses	667,171	88,125	664,760	82,955
	a. Estimated current tax	-	120,246	(2,411)	114,799
	b. Deffered tax income (expenses)	667,171	(32,121)	667,171	(31,844)
	NET PROFIT (LOSS) CURRENT PERIOD	**(3,226,093)**	**204,905**	**(3,258,109)**	**216,749**
	OTHER COMPREHENSIVE INCOME				
1.	Unreclassified to profit (loss)	131,273	37,071	132,986	39,524
	a. Premises and equipment revaluation increment	141,726	-	141,726	-
	b. Remeasurement from actuarial benefit program	(1,746)	49,428	(33)	52,729
	c. Others	(8,707)	(12,357)	(8,707)	(13,205)
2.	Reclassified to profit (loss)	83,333	52,107	83,333	54,775
	a. Gain (loss) from adjustments arising resulting from translation of financial statement	-	-	-	-
	b. Gain/(loss) from changes in value of financial assets in the group of fair value through other comprehensive income	83,333	52,107	83,333	54,775
	c. Others	-	-	-	-
	Other comprehensive income current period after income tax - net	**214,606**	**89,178**	**216,319**	**94,299**
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	**(3,011,487)**	**294,083**	**(3,041,790)**	**311,048**
	Profit (loss) current period atributtable to :				
	OWNER	(3,226,093)	204,905	(3,255,895)	216,324
	NON CONTROLLING INTEREST			(2,214)	425
	TOTAL PROFIT (LOSS) CURRENT PERIOD	**(3,226,093)**	**204,905**	**(3,258,109)**	**216,749**
	Total comprehensive profit (loss) current period atributtable to:				
	OWNER	(3,011,487)	294,083	(3,039,575)	310,605
	NON CONTROLLING INTEREST			(2,214)	443
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	**(3,011,487)**	**225,820**	**(3,041,789)**	**311,048**
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE				
	DIVIDEND	-	-	-	-
	EARNING PER SHARE	**(99)**	**18**	**(100)**	**19**

ALLOWANCES FOR IMPAIRMENT
For the Year Ended 31 December 2020 and 2019

(In Million Rupiah)

No.	DESCRIPTION	Dec 31, 2020 (Audited) Allowance for Impairment Stage 1	Stage 2	Stage 3	Calculate Allowance for Possible Losses on Earning Assets General	Specific	Dec 31, 2019 (Audited) Allowance for Impairment Individual	Collective	Calculate Allowance for Possible Losses on Earning Assets General	Specific
1.	Placements with other banks	-	-	-	40,134	-	-	-	13,168	-
2.	Spot and derivative receivables/forward	-	-	-	46	-	-	-	-	-
3.	Securities	-	-	-	4,056	-	-	-	35,871	-
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	-	662	-	-	-	1,113	-
7.	Loans and financing provided	728,616	761,286	3,212,456	403,771	2,556,765	1,457,155	252,617	471,832	1,377,950
8.	Investments in shares	-	-	-	9,264	-	-	-	9,264	-
9	Other receivable	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	47,365	32	-	54,885	48,931	-	-	33,150	447

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO CONVENTIONAL COMMERCIAL BANK
As of December 31, 2020 and 2019

(In Million Rupiah)

No.	DESCRIPTION	Dec 31, 2020 Audited INDIVIDUAL	CONSOLIDATED	Dec 31, 2019 Audited INDIVIDUAL	CONSOLIDATED
I.	**Core Capital (Tier 1)**	**5,489,891**	**6,441,789**	**6,355,976**	**7,260,162**
	1. Common Equity Tier 1 (CET 1)	**5,489,891**	**6,441,789**	**6,355,976**	**7,260,162**
	1.1 Paid-in Capital (net of Treasury Stock)	**3,478,571**	**3,478,571**	**1,376,437**	**1,376,437**
	1.2 Disclosed Reserves	**4,211,306**	**4,134,141**	**5,981,534**	**6,130,883**
	1.2.1 Additional Factor	**8,120,859**	**8,223,516**	**7,377,813**	**7,506,584**
	1.2.1.1 Other comprehensive income	**1,680,087**	**1,719,115**	**1,465,479**	**1,502,794**
	1.2.1.1.1 Excess differences arising from translation of financial statement	-	-	-	-
	1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	198,802	208,514	125,920	133,919
	1.2.1.1.3 Surplus of fixed assets revaluation	1,481,285	1,510,601	1,339,559	1,368,875
	1.2.1.2 Other disclosed reserves	**6,440,772**	**6,504,401**	**5,912,334**	**6,003,790**
	1.2.1.2.1 Agio	4,769,252	4,769,251	2,923,938	2,923,938
	1.2.1.2.2 General reserves	1,671,520	1,735,150	2,783,491	2,863,528
	1.2.1.2.3 Previous year profit	-	-	-	-
	1.2.1.2.4 Current year profit	-	-	204,905	216,324
	1.2.1.2.5 Funds for paid-in capital	-	-	-	-
	1.2.1.2.6 Others	-	-	-	-
	1.2.2 Deduction Factor	**(3,909,553)**	**(4,089,375)**	**(1,396,279)**	**(1,375,701)**
	1.2.2.1 Other comprehensive income	-	-	-	-
	1.2.2.1.1 Negative differences arising infrom translation of financial statement	-	-	-	-
	1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	-	-	-	-
	1.2.2.2 Other disclosed reserves	**(3,909,553)**	**(4,089,375)**	**(1,396,279)**	**(1,375,701)**
	1.2.2.2.1 Disagio	-	-	-	-
	1.2.2.2.2 Previous year loss	-	-	-	-
	1.2.2.2.3 Current year loss	(3,226,094)	(3,255,895)	-	-
	1.2.2.2.4 Negative difference in allowance for possible losses and allowance for impairment on earning assets	-	-	(682,933)	(672,479)
	1.2.2.2.5 Negative difference in adjusment amounts from fair value of financial assets in trading book	-	-	-	-
	1.2.2.2.6 Required allowance for non earning assets	(683,458)	(833,480)	(713,346)	(703,222)
	1.2.2.2.7 Others	-	-	-	-
	1.3 Non controlling interest		**20,250**		**22,464**
	1.4 Deduction Factor of CET 1	**(2,199,986)**	**(1,191,173)**	**(1,001,995)**	**(269,622)**
	1.4.1 Deferred tax calculation	(984,370)	(987,447)	(17,201)	(21,717)
	1.4.2 Goodwill	-	(189,481)	-	(189,482)
	1.4.3 Other intangible assets	(14,230)	(14,230)	(58,408)	(58,408)
	1.4.4 Investments in share	(926,386)	(15)	(926,386)	(15)
	1.4.5 Shortfall of capital on insurance subsidiaries	-	-	-	-
	1.4.6 Securitisation exposure	-	-	-	-
	1.4.7 Other deduction of CET 1	(275,000)	-	-	-
	1.4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank	(275,000)	-	-	-
	1.4.7.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
	1.4.7.3 Exposure that give rise to credit risk due the settlement (settlement risk) - Non Delivery Versus Payment	-	-	-	-
	1.4.7.4 Exposures in subsidiaries that to business activity based on sharia principle	-	-	-	-
	2. Additional Tier 1 (AT 1)	-	-	-	-
	2.1 Instrument which comply with AT 1 requirements	-	-	-	-
	2.2 Agio/Disagio	-	-	-	-
	2.3 Deduction factor of AT 1	-	-	-	-
	2.3.1 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank	-	-	-	-
	2.3.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
II.	**Supplemental Capital (Tier 2)**	**1,467,744**	**1,562,118**	**1,878,170**	**1,951,877**
	1 Capital Instrument in the form of Stock or others which comply with Tier 2 Requirements	**954,927**	**1,004,927**	**1,313,773**	**1,363,773**
	2 Agio/Disagio	-	-	-	-
	3 General provision on earning assets (max. 1.25% credit risk - weighted assets)	**512,817**	**557,191**	**564,397**	**588,104**
	4 Deduction supplemental capital (Tier 2)	-	-	-	-
	4.1 Sinking Fund -	-	-	-	-
	4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank	-	-	-	-
	4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
	TOTAL CAPITAL	**6,957,636**	**8,003,907**	**8,234,146**	**9,212,039**

	Dec 31, 2020 Audited INDIVIDUAL	CONSOLIDATED	Dec 31, 2019 Audited INDIVIDUAL	CONSOLIDATED		Dec 31, 2020 Audited INDIVIDUAL	CONSOLIDATED	Dec 31, 2019 Audited INDIVIDUAL	CONSOLIDATED
RISK WEIGHTED ASSETS					**Capital Adequacy Ratio (CAR)**				
CREDIT RISK - WEIGHTED ASSETS	51,805,928	55,985,261	58,483,573	63,634,319	**CET 1 Ratio (%)**	9.53%	10.36%	9.72%	10.29%
MARKET RISK - WEIGHTED ASSETS	167,871	167,871	53,642	53,642	**Tier 1 Ratio (%)**	9.53%	10.36%	9.72%	10.29%
OPERATIONAL RISK - WEIGHTED ASSETS	5,620,546	6,045,322	6,861,033	6,861,033	**Tier 2 Ratio (%)**	2.55%	2.51%	2.87%	2.77%
TOTAL RISK WEIGHTED ASSETS	57,594,345	62,198,454	65,398,248	70,548,994	**Capital Adequacy Ratio (%)**	12.08%	12.87%	12.59%	13.06%
CAR BASED ON RISK PROFILE (%)	11.00%	11.00%	9.00%	9.00%	**CET 1 FOR BUFFER (%)**	1.08%	1.87%	3.59%	4.06%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE					**PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)**	**0.000%**	**0.000%**	**2.500%**	**2.500%**
From CET 1 (%)	9.53%	10.36%	9.72%	10.29%	Capital Conversation Buffer (%)	0.000%	0.000%	2.500%	2.500%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%
From Tier 2 (%)	2.55%	2.51%	2.87%	2.77%	Capital Surcharge for Systemic Bank (%)	0.000%	0.000%	0.000%	0.000%

*) In accordance with the OJK Letter No. S-11 / D.03 / 2020 dated 27 May 2020 with the matter "Advanced Relaxation Policy in the Context of Supporting the Sector National Economic Recovery Program Banking ", the obligation to fulfill the Capital Conservation Buffer in the capital component of 2.5% of RWA for BUKU 3 and BUKU 4 banks is eliminated until March 31, 2021.

PRIME LENDING RATE
As of 31 December 2020

(% per year)

Description	Prime Lending Rate - Based on Bussiness Segments: Corporate Loans	Retail Loans	Micro Loans	Consumer Loans: Housing Loans	Non Housing Loans
Prime Lending Rate	8.33 %	8.96 %	13.00%	10.16 %	10.16 %

Notes:
a. This announcement is made in compliance with the Financial Services Authority Circular Letter No. 9 / SE / OJK.03 / 2017 dated 30 June 2017.
b. The Base Credit Interest Rate is used as the basis for determining the loan interest rate that the Bank will charge to customers. This prime lending rate does not take into account the risk premium estimation component, the amount of which depends on the Bank's assessment of the risk of each debtor or group of debtors. Thus, the amount of credit interest rate charged to debtors is not necessarily the same as the Base Credit Interest Rate (PLR).
c. Non-KPR consumer credit does not include disbursement of funds via credit cards and Unsecured Loans (KTA).
d. Information on the Prime Lending Rate (PLR) which is applicable at any time can be seen in the publication at each bank office and / or Bank's website.
e. PLR is effective starting from Monday, 7 December 2020 and is subject to change at any time based on an announcement from the Bank.

STATEMENTS OF CASH FLOW
As of September 30, 2020 and 2019

(In Million Rupiah)

DESCRIPTION	CONSOLIDATED Dec 31, 2020 Audited	CONSOLIDATED Dec 31, 2019 Audited
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest and sharia income received	5,340,221	7,480,630
Payments of interest and sharia expense	(4,791,013)	(6,078,832)
Other operating income - others	1,014,629	781,396
Recoveries from written-off loans	101,841	72,289
Salaries and employee benefits paid	(934,409)	(898,594)
Other operating expenses	(1,898,468)	(1,803,303)
Non-operating expenses	26,973	35,048
Loss from currency transaction - net	7	-
Others Income (Expense)	-	-
Payment of corporate income tax	(2,411)	(56,068)
Profit Before Changes in Operating Assets and Liabilities	**(1,142,630)**	**(467,434)**
Changes in Operating Assets and Liabilities		
- Decrease/(increase) in operating assets and liabilities:		
Placements with other banks, original maturities within three months or more since the date of acquisition	169,503	26,794
Securities - Trading	1,412,948	(29,801)
Securities - Loans and Receivable	286,754	216,272
Loans and Sharia Financing/Receivable	7,261,232	(3,553,259)
Acceptances receivables	(45,139)	22,348
Other Assets	2,769,401	(1,946,809)
- Increase/(decrease) in operating liabilities : Obligations due immediately	532,899	192,295
Deposits from Customers:		
Demand deposits	(5,984,230)	3,004,952
Saving deposits	(12,072,474)	(781,116)
Time deposits	(18,713,918)	2,573,481
Other Bank Placement	12,044,552	(1,967,456)
Acceptance Liabilities	(45,139)	(22,711)
Taxes payable	(32,192)	(27,492)
Other liabilities	82,590	616,564
Net cash used in operating activities	**(13,475,843)**	**(2,143,372)**
CASH FLOWS FROM INVESTING ACTIVITIES		
(Increase) decrease in securities available for sale, fair value through other comprehensive income, held to maturity and acquisition costs	-	2,533,804
Receipts from matured marketable securities	106,012,113	578,429
Purchase of marketable securities fair value through other comprehensive income, and amortized cost	(104,355,849)	(4,475,889)
Payments of marketable securities purchased with agreements to resell	(87,250,839)	(10,975,739)
Receipts from matured marketable securities purchased with agreements to resell	87,399,995	12,001,204
Acquisition of fixed assets	(498,080)	(98,358)
Proceeds from sale of fixed assets	6,924	46,992
Software purchase	(5,506)	(52,537)
Net cash provided by (used in) investing activities	**1,308,758**	**(442,094)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts from securities sold under repurchase agreements	(33,287,701)	35,362,288
Payment of securities sold under repurchase agreements that is due	34,642,434	(32,407,483)
Receipts from loans received	3,071,400	426,600
Payment of loans received	(190,182)	(633,845)
Payment of matured subordinated bonds	-	(1,500,000)
Advance received for future shares subscription	3,947,447	-
Net cash provided by financing activities	**8,183,398**	**1,247,560**
NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS	**(3,983,687)**	**(1,337,906)**
Effect of exchange rate changes on	6,655	11,323
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	**10,633,751**	**11,960,334**
CASH AND CASH EQUIVALENTS AT END OF PERIOD	**6,656,719**	**10,633,751**
Cash and cash equivalents consist of:		
Cash	600,087	836,192
Current accounts with Bank Indonesia	1,406,196	4,101,417
Current accounts with other banks	970,432	867,933
Placement with Bank Indonesia and Other Bank with original maturities within three months or less since the date of acquisition	3,680,004	4,828,209
Total	6,656,719	10,633,751

STATEMENTS OF COMMITMENTS AND CONTIGENCIES
For the Year Ended 31 December 2020 and 2019

(In Million Rupiah)

No.	DESCRIPTION	INDIVIDUAL Dec 31, 2020 Audited	INDIVIDUAL Dec 31, 2019 Audited	CONSOLIDATED Dec 31, 2020 Audited	CONSOLIDATED Dec 31, 2019 Audited
I.	**COMMITMENT RECEIVABLES**				
	1. Unused fund borrowings/financing facilities	2	2	2	2
	2. Outstanding purchase position on spot and derivative	10,322,612	171,771	10,322,612	171,771
	3. Others	-	-	-	-
II.	**COMMITMENT PAYABLES**				
	1. Unused loan facilities granted to customer				
	a. Committed	787,715	1,115,185	787,715	1,115,185
	b. Uncommitted	5,119,279	5,979,230	5,119,279	5,979,230
	2. Outstanding irrevocable letters of credit	178,706	336,713	178,706	336,713
	3. Outstanding sales position on spot and derivative	520,281	116,077	520,281	116,077
	4. Others	-	-	-	-
III.	**CONTINGENT RECEIVABLES**				
	1. Guarantees received	-	-	-	-
	2. Others	2,495,935	1,615,639	2,495,935	1,651,026
IV.	**CONTINGENT PAYABLES**				
	1. Guarantees issued	5,309,800	7,707,705	6,584,463	8,743,353
	2. Others	79,718	260,696	79,718	260,696

CALCULATION OF FINANCIAL RATIOS
For the Year Ended 31 December 2020 and 2019

No.	RATIOS (%)	INDIVIDUAL Dec 31, 2020 Audited	INDIVIDUAL Dec 31, 2019 Audited
	PERFORMANCE RATIO		
1.	Capital Adequacy Ratio (CAR)	12.08%	12.59%
2.	Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	10.36%	7.30%
3.	Non performing earning assets to total earning assets	8.65%	4.93%
4.	Allowance for impairment on financial assets to earning assets	6.33%	1.61%
5.	Gross NPL	10.16%	5.99%
6.	Net NPL	4.95%	4.45%
7.	Return On Asset (ROA)	-4.61%	0.13%
8.	Return On Equity (ROE)	-48.67%	3.17%
9.	Net Interest Margin (NIM)	0.61%	2.08%
10.	Operating Expenses to Operating Income	168.10%	98.98%
11.	Cost to Income Ratio (CIR)	203.18.%	102.57%
12.	Loan to Deposit Ratio (LDR)	135.46%	84.82%
13.	Net Stable Funding Ratio (NSFR)		
	a. Individual NSFR	87.42%	104.78%
	b. Consolidated NSFR	85.86%	103.19%
14.	Liquidity Coverage Ratio (LCR)		
	a. Individual LCR	90.65%	130.02%
	b. Consolidated LCR	87.96%	123.36%
15.	Leverage Ratio (LR)		
	a. Individual Leverage Ratio	7.38%	-
	b. Consolidated Leverage Ratio	8.21%	-
	COMPLIANCE		
1.	a. Percentage violation of Legal Lending Limit		
	i. Related Parties	-	-
	ii. Third Parties	-	-
	b. Percentage of excess of the Legal Lending Limit		
	i. Related Parties *)	-	-
	ii. Third Parties	12.07%	21.61%
2.	Reserve requirement		
	a. Primary reserve requirement Rupiah		
	- Daily	2.33%	4.69%
	- Average	3.59%	6.01%
	b. Reserve requirement Foreign currencies	4.00%	8.00%
3.	Net Open Position - Overall	2.41%	0.43%

*) On December 31, 2020, there was an excess of the LLL related to credit guarantees in the context of implementing Credit Risk Management techniques. The excess of the LLL is the impact of the decline in Core Capital experienced by the Bank. This excess of the LLL has been resolved in accordance with Bank Letter No. 04380 / DIR / III / 2021 dated March 8, 2021.
As of December 31, 2019, there was an excess of the LLL related to credit guarantees in the context of implementing Credit Risk Management techniques. This excess of the LLL is a result of the issuance of POJK No. 38 / POJK.03 / 2019 concerning Amendments to POJK No. 32 / POJK.03 / 2018 concerning the Legal Lending Limit and the Provision of Large Funds for Commercial Banks. The exceeding the LLL was completed in March 2020.

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
As of 31 December 2020

(In Million Rupiah)

No.	TRANSACTION	INDIVIDUAL Notional Amount	Type: Trading	Hedging	Derivative Receivables & Payables: Receivable	Payable
A.	**Exchange Rate Related**					
1.	Spot	-	-	-	-	-
2.	Forward	-	-	-	-	-
3.	Option					
	a. Sell	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	10,805,612	10,805,612	-	4,555	112,828
6.	Others	-	-	-	-	-
B.	**Interest Rate Related**					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Sell	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	**Others**	-	-	-	-	-
	TOTAL	**10,805,612**	**10,805,612**	**-**	**4,555**	**112,828**

SHAREHOLDER COMPOSITION

Controlling shareholders
- Kookmin Bank Co., Ltd : 67,00%

Other Shareholders
- PT Bosowa Corporindo : 10,03%
- Republic of Indonesia : 3,18%
- Public : 19,79%

BOARD OF COMMISSIONERS AND DIRECTOR

BOARD OF COMMISSIONERS		Board of Directors	
- Independent President Commissioner	: Bo Youl Oh**)	- President Director	: Rivan A. Purwantono
- Independent Deputy Commissioner	: Sapto Amal Damandari	- Director	: Adhi Brahmantya
- Commissioner	: Chang Su Choi	- Director	: Hari Wurianto
- Commissioner	: Susiwijono	- Director	: Jong Hwan Han
- Commissioner	: Deddy SA. Kodir	- Director	: Helmi Fakhrudin*)
- Commissioner	: Nanang Supriyatno*)	- Director	: Dodi Widjajanto*)
- Independent Commissioner	: Hae Wang Lee**)	- Director	: Ji Kyu Jang**)
- Independent Commissioner	: Tippy Joesoef*)	- Director	: Euihyun Shin**)
		- Director	: Senghyup Shin**)

*) Shall be effective as stipulation specified by Bank after obtaining approval for fit and proper by OJK.
**) Shall be effective as stipulation specified by Bank after fulfilling all requirements governed by POJK No. 27/POJK.03/2016, No. 37/POJK.03/2017 and/or other applicable laws and regulations.

Notes :
1 The financial information above is taken from the audited consolidated financial statements of PT Bank KB Bukopin Tbk (Formerly PT Bank Bukopin Tbk) and its Subsidiaries as of December 31, 2020 and for the year ended on that date, which were prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, which has been audited by the Public Accounting Firm Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (Crowe Global member firm) with the partner in charge of Mulyadi, an independent auditor, based on the Audit Standards set by the Indonesian Institute of Certified Public Accountants and with an unmodified audit opinion as contained in the report dated March 31, 2021 which is not contained in this report. For financial reports ending on December 31, 2019, it was audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar dan Rekan (a member firm of the RSM global network) with Dedy Sukrisnadi, an Independent auditor, based on the Audit Standards set by the Institute. Indonesian Public Accountant, and with an unmodified audit opinion with a paragraph emphasizing a matter of economic conditions due to the impact of the corona virus pandemic, as stated in their report dated March 31, 2020 which is not included in this publication. Because the above consolidated financial information is taken from the Consolidated Financial Statements, therefore the information is not a complete presentation of the Consolidated Financial Statements.
2 The financial information above is presented to comply with the following regulations:
a Regulation of the "Otoritas Jasa keuangan" (OJK) Number 37 / POJK.03 / 2019 dated 19 December 2019 concerning Transparency and Publication of Bank Reports.
b OJK's Circular Letter No.9/SEOJK.03/2020 dated June 30t, 2020 concerning "Transparency and Publication of Conventional Commercial Bank Reports".
c Regulation of the "Otoritas Jasa keuangan" (OJK) Number 34 / POJK.03 / 2016 dated 22 September 2016 concerning Amendments to the Financial Services Authority Regulation Number 11 / POJK.03 / 2016 dated 29 January 2016 concerning Minimum Capital Requirements for Commercial Banks.
d Regulation Number X.K.2, Attachment to Decree of the Chairman of Bapepam - LK Number KEP-346 / BL / 2011 dated July 5, 2011 concerning Submission of Periodic Financial Reports of Issuers or Public Companies.
e Regulation Number VIII.G.7. Attachment to the Decree of the Chairman of Bapepam - LK Number KEP-347 / BL / 2012 dated June 25, 2012 concerning Presentation and Disclosure of Financial Statements of Issuers or Public Companies.
3 Related parties on Report on Earning Asset Quality and Other Information are presented in accordance with Bank Indonesia Regulation Number 7/3 / PBI / 2005 dated January 20, 2005 as amended by Bank Indonesia Regulation Number 8/13 / PBI / 2006 dated October 5, 2006 concerning Amendments to Bank Indonesia Regulation Number 7/3 / PBI / 2005 concerning the Legal Lending Limit for Commercial Banks.
4. The foreign currency exchange rates for 1 USD as of December 31, 2020 and December 31, 2019 were IDR 14,050.00 and IDR 13,882.50, respectively.
5. Earnings / loss per share is computed by dividing profit for the year available to ordinary shareholders (residual income) by the amount the weighted average number of ordinary shares outstanding during the year.

26 Agustus 2020
"The Inspiring CEO 2020" CNBC Indonesia Award, by CNBC Media Group

12 Agustus 2020
Indonesia News Awards 2020 "Tokoh Perbankan", by Indonesia News Media Group

5 November 2020
"The Phenomenal Companies Award 2020", by SWA Media Group

1 Desember 2020
Gatra Awards 2020: "Dedikasi dan Pengabdian Tanpa Batas", by GATRA Media Group

16 Desember 2020
Indonesia TOP Digital Public Relation Awards 2020, by TRAS N CO Indonesia, INFOBRAND. ID, dan Media Ads Indonesia

18 Desember 2020
2nd The Best Indonesian Operational Excellence Award III 2020, by Economic Review

Jakarta, 30 April 2021
PT Bank KB Bukopin Tbk
S.E. & O

Rivan Achmad Purwantono
President Director

Adhi Brahmantya
Director