

STATEMENTS OF FINANCIAL POSITION				
As of 31 December 2019 and 31 December 2018				
ACCOUNTS	BANK		CONSOLIDATED	
	31 Dec 2019 Audited	31 Dec 2018 Audited	31 Dec 2019 Audited	31 Dec 2018 Audited
ASSETS				
1. Cash	1,587,729	1,422,553	2,296,062	1,838,136
2. Placements with Bank Indonesia	14,468,553	13,703,711	17,576,955	16,344,263
3. Placements with other banks	1,293,432	1,176,490	1,306,904	1,466,464
4. Spot and derivative receivables	840,372	840,372	840,372	840,372
5. Marketable securities	8,582,871	5,775,718	10,954,824	6,806,407
6. Acceptance receivables	1,234,846	1,234,846	1,234,846	1,234,846
7. Securities sold under repurchase agreements (Repo)	5,599,578	5,599,578	5,599,578	5,599,578
8. Claims on securities purchased under resale agreements (Reverse Repo)	1,791,330	1,791,330	1,791,330	1,791,330
9. Loans	1,819,963	1,819,963	1,819,963	1,819,963
10. Intangible assets	-	-	-	-
11. Allowance for impairment losses on financial assets	-	-	-	-
12. Other assets	-	-	-	-
TOTAL ASSETS	167,492,734	167,492,734	167,492,734	167,492,734
LIABILITIES AND EQUITY				
1. Demand deposits	14,348,978	1,018,554	14,348,978	1,118,905
2. Saving deposits	8,085,068	6,209,934	9,955,705	7,728,338
3. Time deposits	55,058,884	56,004,109	55,058,884	56,004,109
4. Secured investment funds	-	-	7,550,864	5,982,800
5. Liabilities to Bank Indonesia	-	-	-	-
6. Liabilities to other banks	11,659,676	42,975	11,634,474	14,304
7. Spot and derivative payables	884,947	884,947	884,947	884,947
8. Securities sold under repurchase agreements (Repo)	888,459	888,459	888,459	888,459
9. Acceptance liabilities	3,190,628	3,190,628	3,190,628	3,190,628
10. Securities issued	44,086,343	44,086,343	44,086,343	44,086,343
11. Borrowings	-	-	-	-
12. Margin deposits	-	-	-	-
13. Interbranch liabilities	-	-	-	-
14. Other liabilities	-	-	-	-
15. Profit sharing investment funds	-	-	-	-
16. Total liabilities	140,194,133	74,540,034	150,199,457	82,554,894
17. Equity	161,075	115,129	161,075	115,129
18. Issued and fully paid-in capital	300,000	300,000	300,000	300,000
19. Authorized capital	(137,021)	(162,967)	(137,021)	(162,967)
20. Treasury stock	(1,904)	(1,904)	(1,904)	(1,904)
21. Additional paid-in capital	11,151,727	14,801,133	11,142,214	14,801,133
22. Retained earnings	10,907,715	1,198,385	10,898,202	1,198,385
23. Disagio	-	-	-	-
24. Capital paid in advance	281,748	281,748	281,748	281,748
25. Other comprehensive income	882,819	916,000	916,000	936,798
26. Foreign exchange translation adjustment of financial statements	-	-	-	-
27. Gain from changes in the value of marketable securities - available for sale	16,105	4,043	16,235	4,702
28. Cash flow hedging	-	-	-	-
29. Differences arising from fair value revaluation	797,886	797,886	801,553	801,553
30. Other comprehensive income from associate entity	-	-	-	-
31. Remeasurement on defined benefit program	110,474	153,442	141,324	175,752
32. Income tax related to other comprehensive income	(31,646)	(39,371)	(39,486)	(45,209)
33. Others	-	-	-	-
34. Difference in quasi reorganization	-	-	-	-
35. Difference in restructuring of entities under common control	-	-	-	-
36. Reserves	23,361	23,361	24,267	24,267
37. Capital reserves	23,361	23,361	30,361	30,361
38. Statutory reserves	-	-	-	-
39. Profit/loss	15,069,619	13,476,835	17,625,034	15,066,506
40. Current year	13,476,835	12,314,082	15,052,506	13,228,035
41. Previous year	1,592,784	1,162,753	2,572,528	1,838,471
42. Total equity attributable to the owners of the parent	27,298,601	16,011,489	29,868,043	17,604,660
43. Non-controlling interest	-	-	1,603,885	1,181,670
44. Total equity	27,298,601	16,011,489	31,471,928	18,786,330
TOTAL LIABILITIES AND EQUITY	167,492,734	167,492,734	167,492,734	167,492,734

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME									
For the years ended on 31 December 2019 and 2018									
ACCOUNTS	BANK		CONSOLIDATED		ACCOUNTS	BANK		CONSOLIDATED	
	31 Dec 2019 Audited	31 Dec 2018 Audited	31 Dec 2019 Audited	31 Dec 2018 Audited		31 Dec 2019 Audited	31 Dec 2018 Audited	31 Dec 2019 Audited	31 Dec 2018 Audited
OPERATING INCOME AND EXPENSES									
1. Interest Income and Expenses	14,627,058	10,679,385	19,084,410	14,126,651	1. Related Parties	-	-	-	-
2. Interest Income and Sharia Income	1,463,859	1,363,169	1,720,551	1,416,031	2. Placements with other banks	-	-	-	-
3. Interest Expenses and Sharia Profit Sharing	(1,463,859)	(1,363,169)	(1,720,551)	(1,416,031)	3. Foreign currencies	725,450	-	725,450	21,912
4. Net Interest and Sharia Income	7,113,999	6,520,814	11,047,784	9,600,408	4. Foreign currencies	-	-	-	-
5. Other Operating Income and Expenses	4,936,129	789,980	4,957,971	799,102	5. Foreign currencies	-	-	-	-
6. Increase in fair value of financial assets (mark to market)	853,593	-	853,593	-	6. Foreign currencies	-	-	-	-
7. Decrease in fair value of financial liabilities (mark to market)	-	-	-	-	7. Foreign currencies	-	-	-	-
8. Gain from sale of financial assets	-	-	-	-	8. Foreign currencies	-	-	-	-
9. Gain from investment under equity method	-	-	-	-	9. Foreign currencies	-	-	-	-
10. Commissions/provisions/fees and administration	5,125,769	277,429	5,143,398	277,474	10. Foreign currencies	-	-	-	-
11. Personal expenses	8,528	14,349	16,884	14,349	11. Foreign currencies	-	-	-	-
12. Reversal in allowance for impairment losses	442,169	481,661	458,688	490,131	12. Foreign currencies	-	-	-	-
13. Other income	-	-	-	-	13. Foreign currencies	-	-	-	-
14. Realized gain from spot and derivative transactions	3,111,071	391	3,111,071	391	14. Foreign currencies	-	-	-	-
15. Dividend	2	3	2	3	15. Foreign currencies	-	-	-	-
16. Gain from investment under equity method	-	-	-	-	16. Foreign currencies	-	-	-	-
17. Commissions/provisions/fees and administration	5,125,769	277,429	5,143,398	277,474	17. Foreign currencies	-	-	-	-
18. Personal expenses	8,528	14,349	16,884	14,349	18. Foreign currencies	-	-	-	-
19. Reversal in allowance for impairment losses	442,169	481,661	458,688	490,131	19. Foreign currencies	-	-	-	-
20. Other income	-	-	-	-	20. Foreign currencies	-	-	-	-
21. Realized losses from spot and derivative transactions	2,839,467	39,451	2,839,467	39,451	21. Foreign currencies	-	-	-	-
22. Impairment losses on financial assets	1,145,005	1,113,719	1,465,567	1,379,291	22. Foreign currencies	-	-	-	-
23. Marketable securities	-	-	-	-	23. Foreign currencies	-	-	-	-
24. Loans	1,145,998	1,113,719	1,448,986	1,379,291	24. Foreign currencies	-	-	-	-
25. Sharia financing	-	-	-	-	25. Foreign currencies	-	-	-	-
26. Other financial assets	-	-	-	-	26. Foreign currencies	-	-	-	-
27. Losses related to operational risks	21,373	9,512	35,020	17,487	27. Foreign currencies	-	-	-	-
28. Losses from investment under equity method	137,395	112,631	137,395	112,631	28. Foreign currencies	-	-	-	-
29. Commissions/provisions/fees and administration	2,153,284	1,845,984	3,199,898	2,701,678	29. Foreign currencies	-	-	-	-
30. Personal expenses	200,285	138,749	216,201	154,620	30. Foreign currencies	-	-	-	-
31. Reversal in allowance for impairment losses	2,857,392	2,260,345	3,541,198	2,891,072	31. Foreign currencies	-	-	-	-
32. Other expenses	-	-	-	-	32. Foreign currencies	-	-	-	-
33. Income tax related to other comprehensive income	-	-	-	-	33. Foreign currencies	-	-	-	-
34. Other comprehensive income	-	-	-	-	34. Foreign currencies	-	-	-	-
35. Net Other Operating Expenses	(5,267,717)	(4,846,417)	(7,320,418)	(6,623,463)	35. Foreign currencies	-	-	-	-
36. Net Operating Income	1,846,282	1,674,387	3,727,346	2,976,945	36. Foreign currencies	-	-	-	-
37. Net Operating Income and Expenses	(5,444)	(735)	(6,683)	(3,105)	37. Foreign currencies	-	-	-	-
38. Loss from sale of financial assets and equipments	305,173	(29,189)	305,173	(29,189)	38. Foreign currencies	-	-	-	-
39. Gain/(loss) on adjustments of foreign exchange translation	(5,338)	(24,063)	(6,914)	(25,223)	39. Foreign currencies	-	-	-	-
40. Other non-operating expenses	294,391	(33,887)	291,576	(57,817)	40. Foreign currencies	-	-	-	-
41. Net Operating Income/(Expense)	2,140,673	1,620,410	4,019,922	2,919,428	41. Foreign currencies	-	-	-	-
42. Income tax	-	-	-	-	42. Foreign currencies	-	-	-	-
43. Estimated current year tax	(545,000)	(621,559)	(1,071,827)	(898,973)	43. Foreign currencies	-	-	-	-
44. Deferred tax (expenses)/income	(2,829)	83,903	45,233	107,609	44. Foreign currencies	-	-	-	-
45. Net Income Before Tax for the Current Year	1,592,784	1,620,410	4,019,922	2,128,064	45. Foreign currencies	-	-	-	-
46. Other Comprehensive Income/(Expense)	(9,842)	(8,479)	(9,137)	(9,137)	46. Foreign currencies	-	-	-	-
47. Total Comprehensive Income/(Expense)	1,582,942	1,611,931	4,010,785	2,118,927	47. Foreign currencies	-	-	-	-
48. Items that will not be reclassified to profit or loss	(32,227)	209,686	(23,075)	247,417	48. Foreign currencies	-	-	-	-
49. Gain from fair value revaluation	(42,968)	176,776	(30,767)	227,104	49. Foreign currencies	-	-	-	-
50. Loss/(gain) from actuarial defined benefit program	-	-	-	-	50. Foreign currencies	-	-	-	-
51. Other comprehensive income from associate entity	-	-	-	-	51. Foreign currencies	-	-	-	-
52. Income tax related to other comprehensive income	-	-	-	-	52. Foreign currencies	-	-	-	-
53. Items that will be reclassified to profit or loss	10,741	(44,194)	7,692	(56,771)	53. Foreign currencies	-	-	-	-
54. Gain/(loss) from foreign exchange translation	9,046	(8,479)	8,479	(9,137)	54. Foreign currencies	-	-	-	-
55. Gain/(loss) from changes in the value of marketable securities - available for sale	12,061	(9,038)	11,305	(8,097)	55. Foreign currencies	-	-	-	-
56. Effective part of cash flow hedging	-	-	-	-	56. Foreign currencies	-	-	-	-
57. Income tax related to other comprehensive income	-	-	-	-	57. Foreign currencies	-	-	-	-
58. Items that will be reclassified to profit or loss	(3,015)	(804)	(2,826)	(1,040)	58. Foreign currencies	-	-	-	-
59. Total Comprehensive Income/(Expense)/INCOME FOR THE CURRENT YEAR - NET OF TAX	(23,181)	199,844	(14,586)	238,280	59. Foreign currencies	-	-	-	-
60. Total Comprehensive Income of the Current Year After Tax	1,569,603	1,362,598	2,977,822	2,366,344	60. Foreign currencies	-	-	-	-
61. Net Income of the current year attributable to: OWNERS OF THE PARENT	1,592,784	1,162,754	2,572,528	1,838,471	61. Foreign currencies	-	-	-	-
62. NON-CONTROLLING INTEREST	-	-	-	-	62. Foreign currencies	-	-	-	-
63. TOTAL INCOME IN CURRENT YEAR	1,592,784	1,162,754	2,572,528	1,838,471	63. Foreign currencies	-	-	-	-
64. Total comprehensive income of the current year attributable to: OWNERS OF THE PARENT	1,569,603	1,362,598	2,555,357	2,065,220	64. Foreign currencies	-	-	-	-
65. NON-CONTROLLING INTEREST	-	-	-	-	65. Foreign currencies	-	-	-	-
66. TOTAL COMPREHENSIVE INCOME IN CURRENT YEAR	1,569,603	1,362,598	2,577,822	2,366,344	66. Foreign currencies	-	-	-	-
67. PROFIT/(LOSS) TRANSFERRED TO HEAD OFFICE	-	-	-	-	67. Foreign currencies	-	-	-	-
68. DIVIDEND	-	-	-	-	68. Foreign currencies	-	-	-	-
69. EARNING PER SHARE (Full amount)	-	-	-	-	69. Foreign currencies	-	-	-	-
70. Basic	203	202	327	320	70. Foreign currencies	-	-	-	-
71. Diluted	200	197	324	312	71. Foreign currencies	-	-	-	-

EARNING ASSETS QUALITY AND OTHER INFORMATION										
As of 31 December 2019 and 2018										
ACCOUNTS	31 Dec 2019 Audited					31 Dec 2018 Audited				
	Current	Special Mention	Substandard	Doubtful	Loss	Current	Special Mention	Substandard	Doubtful	Loss
1. Placements with other banks	-	-	-	-	-	-	-	-	-	-
2. Foreign currencies	725,450	-	-	-	-	725,450	21,912	-	-	21,912
3. Foreign currencies	-									