

in million Rupiah

ACCOUNTS	31 August 2019
ASSET	
1. Cash	1,406,543
2. Placements with Bank Indonesia	14,424,110
3. Placements with other banks	1,698,691
4. Spot and derivative receivables	846,745
5. Marketable securities	9,388,555
a. Measured at fair value through profit/loss	-
b. Available for sale	5,808,254
c. Held to maturity	2,345,135
d. Loans and receivables	1,235,166
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	3,252,500
9. Loans	132,772,666
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	132,772,666
10. Sharia financing	-
11. Investments	1,303,110
12. Allowance for impairment losses on financial assets -/-	(1,109,022)
a. Marketable securities	(41)
b. Loans	(1,108,815)
c. Others	(166)
13. Intangible assets	1,916,445
Accumulated amortization of intangible assets -/-	(964,087)
14. Fixed assets	3,176,324
Accumulated depreciation of fixed assets -/-	(1,436,136)
15. Non-productive assets	6
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	6
d. Interbranch assets	-
- Conducting operational activities in Indonesia	-
- Conducting operational activities outside Indonesia	-
16. Allowance for impairment losses on non - productive assets -/-	-
17. Leased receivables	-
18. Deferred tax assets	-
19. Other assets	4,382,298
TOTAL ASSET	171,058,748

ACCOUNTS	31 August 2019
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	13,798,219
2. Saving deposits	7,203,657
3. Time deposits	69,267,707
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	4,659,070
7. Spot and derivative liabilities	734,969
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	2,474,705
10. Marketable securities issued	2,199,564
11. Borrowings	41,366,372
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	52,708
15. Other liabilities	1,870,728
16. Profit sharing investment funds	-
TOTAL LIABILITY	143,627,699
EQUITY	
17. Issued and fully paid-in capital	161,075
a. Authorized capital	300,000
b. Unpaid capital -/-	(137,021)
c. Treasury stock -/-	(1,904)
18. Additional paid-in capital	11,151,194
a. Agio	10,907,715
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	243,479
19. Other comprehensive income/(expense)	881,826
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	21,310
c. Cash flow hedging	-
d. Differences arising from fixed assets revaluation	797,886
e. Other comprehensive income from associate entity	-
f. Remeasurement on defined benefit program	90,610
g. Income tax related to other comprehensive income	(27,980)
h. Others	-
20. Difference in quasi reorganization	-
21. Difference in restructuring of entities under common control	-
22. Other Equity	-
23. Reserves	23,361
a. General reserves	23,361
b. Statutory reserves	-
24. Profit/loss	15,213,593
a. Previous years	14,054,912
b. Current year	1,158,681
TOTAL EQUITY	27,431,049
TOTAL LIABILITY AND EQUITY	171,058,748

in million Rupiah

ACCOUNTS	31 August 2019
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1 Interest Income	9,853,155
a. Rupiah	8,879,514
b. Foreign currencies	973,641
2 Interest Expenses	5,220,199
a. Rupiah	4,219,691
b. Foreign currencies	1,000,508
Net Interest Income	4,632,956
B. Other Operating Income and Expenses	
1 Other Operating Income	3,197,066
a. Increase in fair value of financial assets (mark to market)	561,250
i. Marketable securities	-
ii. Loans	-
iii. Spot and derivatives	561,250
iv. Other financial assets	-
b. Decrease in fair value of financial liabilities (mark to market)	-
c. Gain from sale of financial assets	-
i. Marketable securities	-
ii. Loans	-
iii. Other financial assets	-
d. Realized gain from spot and derivative transactions	1,998,812
e. Dividend	-
f. Gain from investment under equity method	-
g. Commissions/provisions/fees and administration	333,575
h. Reversal in allowance for impairment losses	6,431
i. Other income	296,998
2 Other Operating Expenses	6,477,343
a. Decrease in fair value of financial assets (mark to market)	391,996
i. Marketable securities	33
ii. Loans	-
iii. Spot and derivatives	391,963
iv. Other financial assets	-
b. Increase in fair value of financial liabilities (mark to market)	-
c. Losses from sale of financial assets	-
i. Marketable securities	-
ii. Loans	-
iii. Other financial assets	-
d. Realized losses from spot and derivative transactions	1,952,147
e. Impairment losses on financial assets	739,691
i. Marketable securities	-
ii. Loans	739,598
iii. Sharia financing	-
iv. Other financial assets	93
f. Losses related to operational risks *)	13,530
g. Losses from investment under equity method	-
h. Commissions/provisions/fees and administration	105,192
i. Losses from decrease in value of non-financial assets	-
j. Personnel expenses	1,420,717
k. Promotion expenses	115,745
l. Other expenses	1,738,325
Net Other Operating Expenses	(3,280,277)
NET OPERATING INCOME	1,352,679

ACCOUNTS	31 August 2019
NON-OPERATING INCOME AND EXPENSES	
1 Gain/(Loss) from sale of fixed assets and equipments	(5,640)
2 Gain/(loss) on adjustments of foreign exchange translation	209,302
3 Other non-operating expenses	462
NET NON OPERATING INCOME/(EXPENSES)	204,124
INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,556,803
Income tax:	(398,122)
a. Estimated current period tax	(391,972)
b. Deferred tax expense	(6,150)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,158,681
OTHER COMPREHENSIVE INCOME	
1 Items that will not be reclassified to profit or loss	(47,123)
a. Gain from fixed assets revaluation	-
b. Remeasurement on defined benefit program	(62,831)
c. Other comprehensive income from associate entity	-
d. Others	-
e. Income tax realted items that will not be reclassified to profit or loss	15,708
2 Items that will be reclassified to profit or loss	12,950
a. Adjustment from foreign exchange translation	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	17,267
c. Effective part of cash flow hedging	-
d. Others	-
e. Income tax realted items that will be reclassified to profit or loss	(4,317)
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	
- NET OFF TAX	(34,173)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,124,508
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)	-

*) Filled with loss that already appear or will appear

**) For foreign branch office, if applicable

in million Rupiah

ACCOUNTS		31 August 2019
I.	COMMITMENT RECEIVABLES	41,762,048
	1. Unused borrowing facilities	7,425,805
	a. Rupiah	1,000,000
	b. Foreign currencies	6,425,805
	2. Outstanding spot and derivative purchased	34,336,243
	3. Others	-
II.	COMMITMENT LIABILITIES	119,832,258
	1. Unused loans facilities granted to customers	87,746,203
	a. State-owned enterprises (BUMN)	5,255,221
	i. Committed	1,429,521
	- Rupiah	293,619
	- Foreign currencies	1,135,902
	ii. Uncommitted	3,825,700
	- Rupiah	1,328,692
	- Foreign currencies	2,497,008
	b. Others	82,490,982
	i. Committed	8,643,255
	ii. Uncommitted	73,847,727
	2. Unused loans facilities granted to other banks	59,742
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	59,742
	i. Rupiah	59,742
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	886,541
	a. Foreign L/C	332,822
	b. Local L/C	553,719
	4. Outstanding spot and derivative sold	31,139,772
	5. Others	-
III.	CONTINGENT RECEIVABLES	23,504,917
	1. Guarantees received	23,427,639
	a. Rupiah	9,023,780
	b. Foreign currencies	14,403,859
	2. Interest on non-performing loan	77,278
	a. Loan interest	77,278
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	8,859,862
	1. Guarantees issued	8,859,862
	a. Rupiah	4,227,156
	b. Foreign currencies	4,632,706
	2. Others	-