

in million Rupiah

ACCOUNTS	30 April 2019
ASSET	
1. Cash	1,280,373
2. Placements with Bank Indonesia	17,938,266
3. Placements with other banks	998,529
4. Spot and derivative receivables	801,154
5. Marketable securities	10,136,033
a. Measured at fair value through profit/loss	-
b. Available for sale	6,263,493
c. Held to maturity	2,642,492
d. Loans and receivables	1,230,048
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	2,693,998
9. Loans	131,585,799
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	131,585,799
10. Sharia financing	-
11. Investments	1,306,288
12. Allowance for impairment losses on financial assets -/-	(1,093,000)
a. Marketable securities	(32)
b. Loans	(1,092,880)
c. Others	(88)
13. Intangible assets	1,824,954
Accumulated amortization of intangible assets -/-	(863,845)
14. Fixed assets	3,069,207
Accumulated depreciation of fixed assets -/-	(1,346,863)
15. Non-productive assets	63
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	63
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	4,584,914
TOTAL ASSET	172,915,870

ACCOUNTS	30 April 2019
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	14,382,450
2. Saving deposits	6,755,952
3. Time deposits	71,358,990
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	4,237,650
7. Spot and derivative liabilities	765,229
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	1,818,638
10. Marketable securities issued	2,498,632
11. Borrowings	42,366,654
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	90,852
15. Other liabilities	1,840,735
16. Profit sharing investment funds	-
TOTAL LIABILITY	146,115,782
EQUITY	
17. Issued and fully paid-in capital	161,074
a. Authorized capital	300,000
b. Unpaid capital -/-	(137,022)
c. Treasury stock -/-	(1,904)
18. Additional paid-in capital	11,223,140
a. Agio	10,938,313
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	284,827
19. Other comprehensive income/(expense)	866,014
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	6,126
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	84,711
g. Income tax related to other comprehensive income	(22,709)
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	14,526,499
a. Previous years	14,054,912
b. Current year	471,587
TOTAL EQUITY	26,800,088
TOTAL LIABILITY AND EQUITY	172,915,870

in million Rupiah

ACCOUNTS		30 April 2019
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1	Interest Income	4,768,924
	a. Rupiah	4,307,032
	b. Foreign currencies	461,892
2	Interest Expenses	2,618,577
	a. Rupiah	2,151,054
	b. Foreign currencies	467,523
	Net Interest Income	2,150,347
B. Other Operating Income and Expenses		
1	Other Operating Income	1,631,066
	a. Increase in fair value of financial assets (mark to market)	372,504
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	372,504
	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	941,013
	e. Dividend	-
	f. Gain from investment under equity method	-
	g. Commissions/provisions/fees and administration	154,067
	h. Reversal in allowance for impairment losses	4,935
	i. Other income	158,547
2	Other Operating Expenses	3,255,273
	a. Decrease in fair value of financial assets (mark to market)	269,367
	i. Marketable securities	33
	ii. Loans	-
	iii. Spot and derivatives	269,334
	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	976,567
	e. Impairment losses on financial assets	373,403
	i. Marketable securities	-
	ii. Loans	373,392
	iii. Sharia financing	-
	iv. Other financial assets	11
	f. Losses related to operational risks *)	5,381
	g. Losses from investment under equity method	-
	h. Commissions/provisions/fees and administration	53,632
	i. Losses from decrease in value of non-financial assets	-
	j. Personnel expenses	694,135
	k. Promotion expenses	52,266
	l. Other expenses	830,522
	Net Other Operating Expenses	(1,624,207)
NET OPERATING INCOME		526,140

ACCOUNTS		30 April 2019
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(5,642)
2	Gain/(loss) on adjustments of foreign exchange translation	115,255
3	Other non-operating expenses	(87)
NET NON OPERATING INCOME/(EXPENSES)		109,526
INCOME BEFORE TAX FOR THE CURRENT PERIOD		635,666
Income tax:		(164,079)
a.	Estimated current period tax	(152,876)
b.	Deferred tax expense	(11,203)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		471,587
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	(51,548)
a.	Gain from fixed assets revaluation	-
b.	Remeasurement on defined benefit program	(68,731)
c.	Other comprehensive income from associate entity	-
d.	Others	-
e.	Income tax realted items that will not be reclassified to profit or loss	17,183
2	Items that will be reclassified to profit or loss	1,562
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	2,083
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	(521)
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX		(49,986)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		421,601
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		30 April 2019
I.	COMMITMENT RECEIVABLES	32,456,945
	1. Unused borrowing facilities	8,162,720
	a. Rupiah	1,000,000
	b. Foreign currencies	7,162,720
	2. Outstanding spot and derivative purchased	24,294,225
	3. Others	-
II.	COMMITMENT LIABILITIES	112,222,626
	1. Unused loans facilities granted to customers	83,547,064
	a. State-owned enterprises (BUMN)	2,608,898
	i. Committed	537,081
	- Rupiah	306,722
	- Foreign currencies	230,359
	ii. Uncommitted	2,071,817
	- Rupiah	1,737,297
	- Foreign currencies	334,520
	b. Others	80,938,166
	i. Committed	8,229,554
	ii. Uncommitted	72,708,612
	2. Unused loans facilities granted to other banks	59,875
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	59,875
	i. Rupiah	59,875
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	1,442,282
	a. Foreign L/C	599,056
	b. Local L/C	843,226
	4. Outstanding spot and derivative sold	27,173,405
	5. Others	-
III.	CONTINGENT RECEIVABLES	24,181,288
	1. Guarantees received	24,099,346
	a. Rupiah	8,161,219
	b. Foreign currencies	15,938,127
	2. Interest on non-performing loan	81,942
	a. Loan interest	81,942
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	11,228,464
	1. Guarantees issued	11,228,464
	a. Rupiah	6,708,269
	b. Foreign currencies	4,520,195
	2. Others	-