

in million Rupiah

ACCOUNTS	28 February 2019
ASSET	
1. Cash	1,189,778
2. Placements with Bank Indonesia	19,056,040
3. Placements with other banks	1,621,122
4. Spot and derivative receivables	785,344
5. Marketable securities	12,256,431
a. Measured at fair value through profit/loss	-
b. Available for sale	5,923,425
c. Held to maturity	4,419,753
d. Loans and receivables	1,913,253
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	3,152,619
9. Loans	130,837,591
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	130,837,591
10. Sharia financing	-
11. Investments	1,306,021
12. Allowance for impairment losses on financial assets -/-	(1,070,410)
a. Marketable securities	(36)
b. Loans	(1,070,290)
c. Others	(84)
13. Intangible assets	1,770,252
Accumulated amortization of intangible assets -/-	(815,311)
14. Fixed assets	3,031,564
Accumulated depreciation of fixed assets -/-	(1,302,884)
15. Non-productive assets	22
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	22
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	4,379,569
TOTAL ASSET	176,197,748

ACCOUNTS	28 February 2019
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	13,678,849
2. Saving deposits	6,474,737
3. Time deposits	71,725,731
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	5,446,405
7. Spot and derivative liabilities	963,015
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	2,429,177
10. Marketable securities issued	2,498,121
11. Borrowings	44,303,495
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	118,187
15. Other liabilities	2,060,603
16. Profit sharing investment funds	-
TOTAL LIABILITY	149,698,320
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	11,221,605
a. Agio	10,938,313
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	283,292
19. Other comprehensive income/(expense)	882,887
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	386
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	112,948
g. Income tax related to other comprehensive income	(28,333)
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	14,210,501
a. Previous years	14,054,912
b. Current year	155,589
TOTAL EQUITY	26,499,428
TOTAL LIABILITY AND EQUITY	176,197,748

in million Rupiah

ACCOUNTS		28 February 2019
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1	Interest Income	2,142,162
	a. Rupiah	2,010,122
	b. Foreign currencies	132,040
2	Interest Expenses	1,119,477
	a. Rupiah	962,353
	b. Foreign currencies	157,124
	Net Interest Income	1,022,685
B. Other Operating Income and Expenses		
1	Other Operating Income	165,321
	a. Increase in fair value of financial assets (mark to market)	21,510
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	21,510
	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	-
	e. Dividend	-
	f. Gain from investment under equity method	-
	g. Commissions/provisions/fees and administration	60,409
	h. Reversal in allowance for impairment losses	4,247
	i. Other income	79,155
2	Other Operating Expenses	1,114,139
	a. Decrease in fair value of financial assets (mark to market)	-
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	-
	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	138,469
	e. Impairment losses on financial assets	191,650
	i. Marketable securities	-
	ii. Loans	191,650
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risks *)	5,317
	g. Losses from investment under equity method	-
	h. Commissions/provisions/fees and administration	19,755
	i. Losses from decrease in value of non-financial assets	-
	j. Personnel expenses	339,593
	k. Promotion expenses	23,210
	l. Other expenses	396,145
	Net Other Operating Expenses	(948,818)
NET OPERATING INCOME		73,867

ACCOUNTS		28 February 2019
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(5,754)
2	Gain/(loss) on adjustments of foreign exchange translation	149,043
3	Other non-operating expenses	(330)
NET NON OPERATING INCOME/(EXPENSES)		142,959
INCOME BEFORE TAX FOR THE CURRENT PERIOD		216,826
Income tax:		(61,237)
a.	Estimated current period tax	-
b.	Deferred tax expense	(61,237)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		155,589
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	-
a.	Gain from fixed assets revaluation	-
b.	Remeasurement on defined benefit program	-
c.	Other comprehensive income from associate entity	-
d.	Others	-
e.	Income tax realted items that will not be reclassified to profit or loss	-
2	Items that will be reclassified to profit or loss	(12,586)
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	(12,696)
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	110
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX		(12,586)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		143,003
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		28 February 2019
I.	COMMITMENT RECEIVABLES	37,523,035
	1. Unused borrowing facilities	7,574,695
	a. Rupiah	500,000
	b. Foreign currencies	7,074,695
	2. Outstanding spot and derivative purchased	29,948,340
	3. Others	-
II.	COMMITMENT LIABILITIES	118,186,184
	1. Unused loans facilities granted to customers	87,971,298
	a. State-owned enterprises (BUMN)	3,668,955
	i. Committed	1,131,055
	- Rupiah	769,158
	- Foreign currencies	361,897
	ii. Uncommitted	2,537,900
	- Rupiah	2,081,602
	- Foreign currencies	456,298
	b. Others	84,302,343
	i. Committed	9,056,547
	ii. Uncommitted	75,245,796
	2. Unused loans facilities granted to other banks	42,808
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	42,808
	i. Rupiah	42,808
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	1,569,221
	a. Foreign L/C	1,072,960
	b. Local L/C	496,261
	4. Outstanding spot and derivative sold	28,602,857
	5. Others	-
III.	CONTINGENT RECEIVABLES	25,382,419
	1. Guarantees received	25,305,142
	a. Rupiah	6,190,833
	b. Foreign currencies	19,114,309
	2. Interest on non-performing loan	77,277
	a. Loan interest	77,277
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	8,994,054
	1. Guarantees issued	8,994,054
	a. Rupiah	4,141,115
	b. Foreign currencies	4,852,939
	2. Others	-