

*in million Rupiah*

ACCOUNTS	31 July 2019
<b>ASSET</b>	
1. Cash	1,516,947
2. Placements with Bank Indonesia	15,356,678
3. Placements with other banks	909,261
4. Spot and derivative receivables	805,286
5. Marketable securities	9,427,518
a. Measured at fair value through profit/loss	-
b. Available for sale	5,779,052
c. Held to maturity	2,347,191
d. Loans and receivables	1,301,275
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	3,268,351
9. Loans	132,533,911
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	132,533,911
10. Sharia financing	-
11. Investments	1,302,977
12. Allowance for impairment losses on financial assets -/-	(1,097,595)
a. Marketable securities	(36)
b. Loans	(1,097,393)
c. Others	(166)
13. Intangible assets	1,892,466
Accumulated amortization of intangible assets -/-	(938,718)
14. Fixed assets	3,163,744
Accumulated depreciation of fixed assets -/-	(1,414,053)
15. Non-productive assets	34
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	34
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	4,768,032
<b>TOTAL ASSET</b>	<b>171,494,839</b>

ACCOUNTS	31 July 2019
<b>LIABILITY AND EQUITY</b>	
<b>LIABILITY</b>	
1. Demand deposits	13,871,423
2. Saving deposits	7,090,029
3. Time deposits	66,398,036
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	8,177,268
7. Spot and derivative liabilities	824,307
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	2,467,092
10. Marketable securities issued	2,199,358
11. Borrowings	40,948,182
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	154,216
15. Other liabilities	2,049,505
16. Profit sharing investment funds	-
<b>TOTAL LIABILITY</b>	<b>144,179,416</b>
<b>EQUITY</b>	
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	11,181,689
a. Agio	10,938,344
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	243,345
19. Other comprehensive income/(expense)	880,919
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	24,489
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	86,221
g. Income tax related to other comprehensive income	(27,677)
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	15,068,379
a. Previous years	14,054,912
b. Current year	1,013,467
<b>TOTAL EQUITY</b>	<b>27,315,423</b>
<b>TOTAL LIABILITY AND EQUITY</b>	<b>171,494,839</b>

in million Rupiah

ACCOUNTS	31 July 2019
<b>OPERATING INCOME AND EXPENSES</b>	
<b>A. Interest Income and Expenses</b>	
1 Interest Income	<b>8,606,307</b>
a. Rupiah	7,756,211
b. Foreign currencies	850,096
2 Interest Expenses	<b>4,592,409</b>
a. Rupiah	3,719,697
b. Foreign currencies	872,712
<b>Net Interest Income</b>	<b>4,013,898</b>
<b>B. Other Operating Income and Expenses</b>	
1 <b>Other Operating Income</b>	<b>2,832,634</b>
a. Increase in fair value of financial assets (mark to market)	530,913
i. Marketable securities	-
ii. Loans	-
iii. Spot and derivatives	530,913
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	1,754,477
e. Dividend	-
f. Gain from investment under equity method	-
g. Commissions/provisions/fees and administration	278,738
h. Reversal in allowance for impairment losses	5,125
i. Other income	263,381
2 <b>Other Operating Expenses</b>	<b>5,757,873</b>
a. Decrease in fair value of financial assets (mark to market)	498,441
i. Marketable securities	33
ii. Loans	-
iii. Spot and derivatives	498,408
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	1,659,806
e. Impairment losses on financial assets	656,319
i. Marketable securities	-
ii. Loans	656,219
iii. Sharia financing	-
iv. Other financial assets	100
f. Losses related to operational risks *)	13,418
g. Losses from investment under equity method	-
h. Commissions/provisions/fees and administration	94,026
i. Losses from decrease in value of non-financial assets	-
j. Personnel expenses	1,239,535
k. Promotion expenses	98,442
l. Other expenses	1,497,886
<b>Net Other Operating Expenses</b>	<b>(2,925,239)</b>
<b>NET OPERATING INCOME</b>	<b>1,088,659</b>

ACCOUNTS	31 July 2019
<b>NON-OPERATING INCOME AND EXPENSES</b>	
1 Gain/(Loss) from sale of fixed assets and equipments	(5,635)
2 Gain/(loss) on adjustments of foreign exchange translation	278,576
3 Other non-operating expenses	311
<b>NET NON OPERATING INCOME/(EXPENSES)</b>	<b>273,252</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>	<b>1,361,911</b>
Income tax:	(348,444)
a. Estimated current period tax	(250,607)
b. Deferred tax expense	(97,837)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>	<b>1,013,467</b>
<b>OTHER COMPREHENSIVE INCOME</b>	
1 Items that will not be reclassified to profit or loss	(50,416)
a. Gain from fixed assets revaluation	-
b. Remeasurement on defined benefit program	(67,221)
c. Other comprehensive income from associate entity	-
d. Others	-
e. Income tax realted items that will not be reclassified to profit or loss	16,805
2 Items that will be reclassified to profit or loss	15,335
a. Adjustment from foreign exchange translation	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	20,446
c. Effective part of cash flow hedging	-
d. Others	-
e. Income tax realted items that will be reclassified to profit or loss	(5,111)
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	
<b>- NET OFF TAX</b>	<b>(35,081)</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	<b>978,386</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)</b>	<b>-</b>

\*) Filled with loss that already appear or will appear

\*\*) For foreign branch office, if applicable

*in million Rupiah*

ACCOUNTS		31 July 2019
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>38,610,626</b>
	1. Unused borrowing facilities	7,349,701
	a. Rupiah	1,000,000
	b. Foreign currencies	6,349,701
	2. Outstanding spot and derivative purchased	31,260,925
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>110,241,638</b>
	1. Unused loans facilities granted to customers	82,663,950
	a. State-owned enterprises (BUMN)	4,255,969
	i. Committed	1,419,818
	- Rupiah	236,564
	- Foreign currencies	1,183,254
	ii. Uncommitted	2,836,151
	- Rupiah	1,087,310
	- Foreign currencies	1,748,841
	b. Others	78,407,981
	i. Committed	7,088,313
	ii. Uncommitted	71,319,668
	2. Unused loans facilities granted to other banks	62,391
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	62,391
	i. Rupiah	62,391
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	982,328
	a. Foreign L/C	318,376
	b. Local L/C	663,952
	4. Outstanding spot and derivative sold	26,532,969
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>25,369,603</b>
	1. Guarantees received	25,292,791
	a. Rupiah	10,515,378
	b. Foreign currencies	14,777,413
	2. Interest on non-performing loan	76,812
	a. Loan interest	76,812
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>8,517,986</b>
	1. Guarantees issued	8,517,986
	a. Rupiah	4,211,714
	b. Foreign currencies	4,306,272
	2. Others	-