

*in million Rupiah*

| ACCOUNTS   | 30 September 2019  |
|--|--------------------|
| <b>ASSET</b>   |                    |
| 1. Cash  | 1,396,443          |
| 2. Placements with Bank Indonesia  | 14,763,710         |
| 3. Placements with other banks   | 719,086            |
| 4. Spot and derivative receivables   | 781,068            |
| 5. Marketable securities   | 9,421,171          |
| a. Measured at fair value through profit/loss                              | -                  |
| b. Available for sale  | 6,021,870          |
| c. Held to maturity  | 2,188,439          |
| d. Loans and receivables   | 1,210,862          |
| 6. Securities sold under repurchase agreements (Repo)                      | -                  |
| 7. Claims from securities purchased under resale agreements (Reverse Repo) | -                  |
| 8. Acceptance receivables  | 3,034,121          |
| 9. Loans   | 131,686,962        |
| a. Measured at fair value through profit/loss                              | -                  |
| b. Available for sale  | -                  |
| c. Held to maturity  | -                  |
| d. Loans and receivables   | 131,686,962        |
| 10. Sharia financing   | -                  |
| 11. Investments  | 1,303,243          |
| 12. Allowance for impairment losses on financial assets -/-                | (1,171,770)        |
| a. Marketable securities   | (6)                |
| b. Loans   | (1,171,608)        |
| c. Others  | (156)              |
| 13. Intangible assets  | 1,922,662          |
| Accumulated amortization of intangible assets -/-                          | (989,743)          |
| 14. Fixed assets   | 3,178,149          |
| Accumulated depreciation of fixed assets -/-                               | (1,455,772)        |
| 15. Non-productive assets  | 13                 |
| a. Abandoned properties  | -                  |
| b. Foreclosed assets   | -                  |
| c. Suspense accounts   | 13                 |
| 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   | 4,329,330          |
| <b>TOTAL ASSET</b>   | <b>168,918,673</b> |

| ACCOUNTS   | 30 September 2019  |
|--|--------------------|
| <b>LIABILITY AND EQUITY</b>  |                    |
| <b>LIABILITY</b>   |                    |
| 1. Demand deposits   | 14,724,502         |
| 2. Saving deposits   | 7,282,392          |
| 3. Time deposits   | 67,299,010         |
| 4. Revenue sharing investment funds  | -                  |
| 5. Liabilities to Bank Indonesia   | -                  |
| 6. Liabilities to other banks  | 6,635,632          |
| 7. Spot and derivative liabilities   | 705,926            |
| 8. Securities sold under repurchase agreements (Repo)                                  | -                  |
| 9. Acceptance liabilities  | 2,232,336          |
| 10. Marketable securities issued   | 2,199,772          |
| 11. Borrowings   | 38,552,894         |
| 12. Margin deposits  | -                  |
| 13. Interbranch liabilities  | -                  |
| a. Conducting operational activities in Indonesia                                      | -                  |
| b. Conducting operational activities outside Indonesia                                 | -                  |
| 14. Deferred tax liabilities   | 56,625             |
| 15. Other liabilities  | 1,690,018          |
| 16. Profit sharing investment funds  | -                  |
| <b>TOTAL LIABILITY</b>   | <b>141,379,107</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   | 11,151,327         |
| a. Agio  | 10,907,715         |
| b. Disagio -/-   | -                  |
| c. Capital contribution  | -                  |
| d. Capital paid in advance   | -                  |
| e. Others  | 243,612            |
| 19. Other comprehensive income/(expense)   | 885,516            |
| a. Foreign exchange translation adjustment of financial statements                     | -                  |
| b. Gain/(loss) from changes in the value of marketable securities - available for sale | 26,229             |
| 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                                    | (29,209)           |
| 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  | 15,318,287         |
| a. Previous years  | 14,054,912         |
| b. Current year  | 1,263,375          |
| <b>TOTAL EQUITY</b>  | <b>27,539,566</b>  |
| <b>TOTAL LIABILITY AND EQUITY</b>  | <b>168,918,673</b> |

in million Rupiah

| ACCOUNTS                                      |   | 30 September 2019  |
|---|---|--------------------|
| <b>OPERATING INCOME AND EXPENSES</b>          |   |                    |
| <b>A. Interest Income and Expenses</b>        |   |                    |
| 1   | Interest Income   | <b>11,116,213</b>  |
|   | a. Rupiah   | 9,990,442          |
|   | b. Foreign currencies   | 1,125,771          |
| 2   | Interest Expenses   | <b>5,883,087</b>   |
|   | a. Rupiah   | 4,732,386          |
|   | b. Foreign currencies   | 1,150,701          |
|   | <b>Net Interest Income</b>  | <b>5,233,126</b>   |
| <b>B. Other Operating Income and Expenses</b> |   |                    |
| 1   | <b>Other Operating Income</b>                                       | <b>3,499,128</b>   |
|   | a. Increase in fair value of financial assets (mark to market)      | 516,634            |
|   | i. Marketable securities  | -                  |
|   | ii. Loans   | -                  |
|   | iii. Spot and derivatives   | 516,634            |
|   | 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              | 2,272,208          |
|   | e. Dividend   | -                  |
|   | f. Gain from investment under equity method                         | -                  |
|   | g. Commissions/provisions/fees and administration                   | 368,335            |
|   | h. Reversal in allowance for impairment losses                      | 7,264              |
|   | i. Other income   | 334,687            |
| 2   | <b>Other Operating Expenses</b>                                     | <b>7,246,369</b>   |
|   | a. Decrease in fair value of financial assets (mark to market)      | 383,430            |
|   | i. Marketable securities  | 33                 |
|   | ii. Loans   | -                  |
|   | iii. Spot and derivatives   | 383,397            |
|   | 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            | 2,165,304          |
|   | e. Impairment losses on financial assets                            | 850,239            |
|   | i. Marketable securities  | -                  |
|   | ii. Loans   | 850,152            |
|   | iii. Sharia financing   | -                  |
|   | iv. Other financial assets  | 87                 |
|   | f. Losses related to operational risks *)                           | 13,983             |
|   | g. Losses from investment under equity method                       | -                  |
|   | h. Commissions/provisions/fees and administration                   | 115,664            |
|   | i. Losses from decrease in value of non-financial assets            | -                  |
|   | j. Personnel expenses   | 1,602,394          |
|   | k. Promotion expenses   | 137,412            |
|   | l. Other expenses   | 1,977,943          |
|   | <b>Net Other Operating Expenses</b>                                 | <b>(3,747,241)</b> |
|   | <b>NET OPERATING INCOME</b>   | <b>1,485,885</b>   |

| ACCOUNTS   | 30 September 2019 |
|--|-------------------|
| <b>NON-OPERATING INCOME AND EXPENSES</b>   |                   |
| 1 Gain/(Loss) from sale of fixed assets and equipments                                 | (5,493)           |
| 2 Gain/(loss) on adjustments of foreign exchange translation                           | 216,620           |
| 3 Other non-operating expenses   | 568               |
| <b>NET NON OPERATING INCOME/(EXPENSES)</b>   | <b>211,695</b>    |
| <b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>  | <b>1,697,580</b>  |
| Income tax:  | (434,205)         |
| a. Estimated current period tax  | (425,368)         |
| b. Deferred tax expense  | (8,837)           |
| <b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>                                     | <b>1,263,375</b>  |
| <b>OTHER COMPREHENSIVE INCOME</b>  |                   |
| 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                                    | 16,639            |
| a. Adjustment from foreign exchange translation  | -                 |
| b. Gain/(loss) from changes in the value of marketable securities - available for sale | 22,185            |
| c. Effective part of cash flow hedging   | -                 |
| d. Others  | -                 |
| e. Income tax realted items that will be reclassified to profit or loss                | (5,546)           |
| <b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>                               |                   |
| <b>- NET OFF TAX</b>   | <b>(30,484)</b>   |
| <b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>                               | <b>1,232,891</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    |   | 30 September 2019  |
|-------------|---|--------------------|
| <b>I.</b>   | <b>COMMITMENT RECEIVABLES</b>                     | <b>38,058,810</b>  |
|             | 1. Unused borrowing facilities                    | 7,430,335          |
|             | a. Rupiah   | 1,000,000          |
|             | b. Foreign currencies                             | 6,430,335          |
|             | 2. Outstanding spot and derivative purchased      | 30,628,475         |
|             | 3. Others   | -                  |
| <b>II.</b>  | <b>COMMITMENT LIABILITIES</b>                     | <b>120,451,809</b> |
|             | 1. Unused loans facilities granted to customers   | 89,085,449         |
|             | a. State-owned enterprises (BUMN)                 | 5,573,222          |
|             | i. Committed                                      | 1,460,087          |
|             | - Rupiah  | 378,100            |
|             | - Foreign currencies                              | 1,081,987          |
|             | ii. Uncommitted                                   | 4,113,135          |
|             | - Rupiah  | 1,471,959          |
|             | - Foreign currencies                              | 2,641,176          |
|             | b. Others   | 83,512,227         |
|             | i. Committed                                      | 9,046,898          |
|             | ii. Uncommitted                                   | 74,465,329         |
|             | 2. Unused loans facilities granted to other banks | 63,212             |
|             | a. Committed                                      | -                  |
|             | i. Rupiah   | -                  |
|             | ii. Foreign currencies                            | -                  |
|             | b. Uncommitted                                    | 63,212             |
|             | i. Rupiah   | 63,212             |
|             | ii. Foreign currencies                            | -                  |
|             | 3. Outstanding irrevocable L/C                    | 1,016,113          |
|             | a. Foreign L/C                                    | 405,315            |
|             | b. Local L/C                                      | 610,798            |
|             | 4. Outstanding spot and derivative sold           | 30,287,035         |
|             | 5. Others   | -                  |
| <b>III.</b> | <b>CONTINGENT RECEIVABLES</b>                     | <b>19,915,380</b>  |
|             | 1. Guarantees received                            | 19,835,211         |
|             | a. Rupiah   | 8,327,420          |
|             | b. Foreign currencies                             | 11,507,791         |
|             | 2. Interest on non-performing loan                | 80,169             |
|             | a. Loan interest                                  | 80,169             |
|             | b. Other interest                                 | -                  |
|             | 3. Others   | -                  |
| <b>IV.</b>  | <b>CONTINGENT LIABILITIES</b>                     | <b>8,421,940</b>   |
|             | 1. Guarantees issued                              | 8,421,940          |
|             | a. Rupiah   | 4,049,524          |
|             | b. Foreign currencies                             | 4,372,416          |
|             | 2. Others   | -                  |