## STATEMENTS OF FINANCIAL POSITION

31 July 2018

**in million Rupiah**

<table>
<thead>
<tr>
<th>ACCOUNTS</th>
<th>31 July 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cash</td>
<td>1,406,002</td>
</tr>
<tr>
<td>2. Placements with Bank Indonesia</td>
<td>8,191,736</td>
</tr>
<tr>
<td>3. Placements with other banks</td>
<td>1,227,639</td>
</tr>
<tr>
<td>4. Spot and derivative receivables</td>
<td>9,289</td>
</tr>
<tr>
<td>5. Marketable securities</td>
<td>5,738,912</td>
</tr>
<tr>
<td>a. Measured at fair value through profit/loss</td>
<td>-</td>
</tr>
<tr>
<td>b. Available for sale</td>
<td>594,408</td>
</tr>
<tr>
<td>c. Held to maturity</td>
<td>5,144,504</td>
</tr>
<tr>
<td>d. Loans and receivables</td>
<td>-</td>
</tr>
<tr>
<td>6. Securities sold under repurchase agreements (Repo)</td>
<td>-</td>
</tr>
<tr>
<td>7. Claims from securities purchased under resale agreements (Reverse Repo)</td>
<td>4,606,824</td>
</tr>
<tr>
<td>8. Acceptance receivables</td>
<td>-</td>
</tr>
<tr>
<td>9. Loans</td>
<td>60,789,078</td>
</tr>
<tr>
<td>a. Measured at fair value through profit/loss</td>
<td>-</td>
</tr>
<tr>
<td>b. Available for sale</td>
<td>-</td>
</tr>
<tr>
<td>c. Held to maturity</td>
<td>-</td>
</tr>
<tr>
<td>d. Loans and receivables</td>
<td>60,789,078</td>
</tr>
<tr>
<td>10. Sharia financing</td>
<td>-</td>
</tr>
<tr>
<td>11. Investments</td>
<td>1,281,799</td>
</tr>
<tr>
<td>12. Allowance for impairment losses on financial assets -/-</td>
<td>(808,688)</td>
</tr>
<tr>
<td>a. Marketable securities</td>
<td>-</td>
</tr>
<tr>
<td>b. Loans</td>
<td>(808,688)</td>
</tr>
<tr>
<td>c. Others</td>
<td>-</td>
</tr>
<tr>
<td>13. Intangible assets</td>
<td>1,366,492</td>
</tr>
<tr>
<td>Accumulated amortization of intangible assets -/-</td>
<td>(588,868)</td>
</tr>
<tr>
<td>14. Fixed assets</td>
<td>2,763,913</td>
</tr>
<tr>
<td>Accumulated depreciation of fixed assets -/-</td>
<td>(1,205,660)</td>
</tr>
<tr>
<td>15. Non-productive assets</td>
<td>223</td>
</tr>
<tr>
<td>a. Abandoned properties</td>
<td>-</td>
</tr>
<tr>
<td>b. Foreclosed assets</td>
<td>-</td>
</tr>
<tr>
<td>c. Suspense accounts</td>
<td>223</td>
</tr>
<tr>
<td>d. Interbranch assets</td>
<td>-</td>
</tr>
<tr>
<td>- Conducting operational activities in Indonesia</td>
<td>-</td>
</tr>
<tr>
<td>- Conducting operational activities outside Indonesia</td>
<td>-</td>
</tr>
<tr>
<td>16. Allowance for impairment losses on non-productive assets -/-</td>
<td>-</td>
</tr>
<tr>
<td>17. Leased receivables</td>
<td>-</td>
</tr>
<tr>
<td>18. Deferred tax assets</td>
<td>-</td>
</tr>
<tr>
<td>19. Other assets</td>
<td>3,564,504</td>
</tr>
<tr>
<td><strong>TOTAL ASSET</strong></td>
<td><strong>88,343,195</strong></td>
</tr>
</tbody>
</table>
## ACCOUNTS

### LIABILITY AND EQUITY

**31 July 2018**

### LIABILITY

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Demand deposits</td>
<td>851,621</td>
</tr>
<tr>
<td>2. Saving deposits</td>
<td>6,517,258</td>
</tr>
<tr>
<td>3. Time deposits</td>
<td>56,212,096</td>
</tr>
<tr>
<td>4. Revenue sharing investment funds</td>
<td>-</td>
</tr>
<tr>
<td>5. Liabilities to Bank Indonesia</td>
<td>-</td>
</tr>
<tr>
<td>6. Liabilities to other banks</td>
<td>243,393</td>
</tr>
<tr>
<td>7. Spot and derivative liabilities</td>
<td>3,198</td>
</tr>
<tr>
<td>8. Securities sold under repurchase agreements (Repo)</td>
<td>-</td>
</tr>
<tr>
<td>9. Acceptance liabilities</td>
<td>-</td>
</tr>
<tr>
<td>10. Marketable securities issued</td>
<td>1,796,121</td>
</tr>
<tr>
<td>11. Borrowings</td>
<td>5,340,465</td>
</tr>
<tr>
<td>12. Margin deposits</td>
<td>-</td>
</tr>
<tr>
<td>13. Interbranch liabilities</td>
<td>-</td>
</tr>
<tr>
<td>a. Conducting operational activities in Indonesia</td>
<td>-</td>
</tr>
<tr>
<td>b. Conducting operational activities outside Indonesia</td>
<td>-</td>
</tr>
<tr>
<td>14. Deferred tax liabilities</td>
<td>26,601</td>
</tr>
<tr>
<td>15. Other liabilities</td>
<td>1,367,749</td>
</tr>
<tr>
<td>16. Profit sharing investment funds</td>
<td>-</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITY</strong></td>
<td><strong>72,358,502</strong></td>
</tr>
</tbody>
</table>

### EQUITY

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>17. Issued and fully paid-in capital</td>
<td>115,115</td>
</tr>
<tr>
<td>a. Authorized capital</td>
<td>300,000</td>
</tr>
<tr>
<td>b. Unpaid capital -/-</td>
<td>(182,981)</td>
</tr>
<tr>
<td>c. Treasury stock -/-</td>
<td>(1,904)</td>
</tr>
<tr>
<td>18. Additional paid-in capital</td>
<td>1,470,314</td>
</tr>
<tr>
<td>a. Agio</td>
<td>1,196,596</td>
</tr>
<tr>
<td>b. Disagio -/-</td>
<td>-</td>
</tr>
<tr>
<td>c. Capital contribution</td>
<td>-</td>
</tr>
<tr>
<td>d. Capital paid in advance</td>
<td>-</td>
</tr>
<tr>
<td>e. Others</td>
<td>273,718</td>
</tr>
<tr>
<td>19. Other comprehensive income/expense</td>
<td>706,356</td>
</tr>
<tr>
<td>a. Foreign exchange translation adjustment of financial statements</td>
<td>-</td>
</tr>
<tr>
<td>b. Gain/(loss) from changes in the value of marketable securities - available for sale</td>
<td>257</td>
</tr>
<tr>
<td>c. Cash flow hedging</td>
<td>-</td>
</tr>
<tr>
<td>d. Differences arising from fixed assets revaluation</td>
<td>720,782</td>
</tr>
<tr>
<td>e. Other comprehensive income from associate entity</td>
<td>-</td>
</tr>
<tr>
<td>f. Remeasurement on defined benefit program</td>
<td>(19,718)</td>
</tr>
<tr>
<td>g. Income tax related to other comprehensive income</td>
<td>5,035</td>
</tr>
<tr>
<td>h. Others</td>
<td>-</td>
</tr>
<tr>
<td>20. Difference in quasi reorganization</td>
<td>-</td>
</tr>
<tr>
<td>21. Difference in restructuring of entities under common control</td>
<td>-</td>
</tr>
<tr>
<td>22. Other Equity</td>
<td>-</td>
</tr>
<tr>
<td>23. Reserves</td>
<td>23,361</td>
</tr>
<tr>
<td>a. General reserves</td>
<td>23,361</td>
</tr>
<tr>
<td>b. Statutory reserves</td>
<td>-</td>
</tr>
<tr>
<td>24. Profit/loss</td>
<td>13,669,547</td>
</tr>
<tr>
<td>a. Previous years</td>
<td>12,762,339</td>
</tr>
<tr>
<td>b. Current year</td>
<td>907,208</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td><strong>15,984,693</strong></td>
</tr>
</tbody>
</table>

**TOTAL LIABILITY AND EQUITY**

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>88,343,195</strong></td>
</tr>
</tbody>
</table>


<table>
<thead>
<tr>
<th>ACCOUNTS</th>
<th>31 July 2018</th>
</tr>
</thead>
</table>

### OPERATING INCOME AND EXPENSES

#### A. Interest Income and Expenses

1. **Interest Income**
   - a. Rupiah: 6,230,350
   - b. Foreign currencies: 6,465

2. **Interest Expenses**
   - a. Rupiah: 2,312,132
   - b. Foreign currencies: 100,497

**Net Interest Income**: 3,918,218

#### B. Other Operating Income and Expenses

1. **Other Operating Income**
   - a. Increase in fair value of financial assets (mark to market): 6,639
     - i. Marketable securities: -
     - ii. Loans: -
     - iii. Spot and derivatives: 6,639
     - iv. Other financial assets: -
   - b. Decrease in fair value of financial liabilities (mark to market): -
   - c. Gain from sale of financial assets: 13,413
     - i. Marketable securities: 13,413
     - ii. Loans: -
     - iii. Other financial assets: -
   - d. Realized gain from spot and derivative transactions: -
   - e. Dividend: 3
   - f. Gain from investment under equity method: -
   - g. Commissions/provisions/fees and administration: 157,272
   - h. Reversal in allowance for impairment losses: 14,349
   - i. Other income: 287,129

2. **Other Operating Expenses**
   - 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: 60,280
   - e. Impairment losses on financial assets: 657,834
     - i. Marketable securities: 657,834
     - ii. Loans: -
     - iii. Sharia financing: -
     - iv. Other financial assets: -
   - f. Losses related to operational risks *: 7,924
   - g. Losses from investment under equity method: -
   - h. Commissions/provisions/fees and administration: 46,962
   - i. Losses from decrease in value of non-financial assets: -
   - j. Personnel expenses: 1,025,694
   - k. Promotion expenses: 67,635
   - l. Other expenses: 1,237,223

**Net Other Operating Expenses**: (2,624,747)

### NET OPERATING INCOME

1,293,471
<table>
<thead>
<tr>
<th></th>
<th>31 July 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NON OPERATING INCOME AND EXPENSES</strong></td>
<td></td>
</tr>
<tr>
<td>1 Gain/(Loss) from sale of fixed assets and equipments</td>
<td>(372)</td>
</tr>
<tr>
<td>2 Gain/(loss) on adjustments of foreign exchange translation</td>
<td>(41,900)</td>
</tr>
<tr>
<td>3 Other non-operating expenses</td>
<td>(23,645)</td>
</tr>
<tr>
<td><strong>NET NON OPERATING INCOME/(EXPENSES)</strong></td>
<td>(65,917)</td>
</tr>
<tr>
<td><strong>INCOME BEFORE TAX FOR THE CURRENT PERIOD</strong></td>
<td>1,227,554</td>
</tr>
<tr>
<td>income tax:</td>
<td></td>
</tr>
<tr>
<td>a. Estimated current period tax</td>
<td>(197,092)</td>
</tr>
<tr>
<td>b. Deferred tax expense</td>
<td>(123,254)</td>
</tr>
<tr>
<td><strong>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</strong></td>
<td>907,208</td>
</tr>
<tr>
<td><strong>OTHER COMPREHENSIVE INCOME</strong></td>
<td></td>
</tr>
<tr>
<td>1 Items that will not be reclassified to profit or loss</td>
<td>2,713</td>
</tr>
<tr>
<td>a. Gain from fixed assets revaluation</td>
<td>-</td>
</tr>
<tr>
<td>b. Remeasurement on defined benefit program</td>
<td>3,618</td>
</tr>
<tr>
<td>c. Other comprehensive income from associate entity</td>
<td>-</td>
</tr>
<tr>
<td>d. Others</td>
<td>-</td>
</tr>
<tr>
<td>e. Income tax related items that will not be reclassified to profit or loss</td>
<td>(905)</td>
</tr>
<tr>
<td>2 Items that will be reclassified to profit or loss</td>
<td>(12,513)</td>
</tr>
<tr>
<td>a. Adjustment from foreign exchange translation</td>
<td>-</td>
</tr>
<tr>
<td>b. Gain/(loss) from changes in the value of marketable securities - available for sale</td>
<td>(12,825)</td>
</tr>
<tr>
<td>c. Effective part of cash flow hedging</td>
<td>-</td>
</tr>
<tr>
<td>d. Others</td>
<td>-</td>
</tr>
<tr>
<td>e. Income tax related items that will be reclassified to profit or loss</td>
<td>312</td>
</tr>
<tr>
<td><strong>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</strong></td>
<td></td>
</tr>
<tr>
<td>- NET OFF TAX</td>
<td>(9,800)</td>
</tr>
<tr>
<td><strong>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</strong></td>
<td>897,408</td>
</tr>
<tr>
<td>**PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **</td>
<td>-</td>
</tr>
</tbody>
</table>

*) Filled with loss that already appear or will appear
**) For foreign branch office, if applicable
## ACCOUNTS
### I. COMMITMENT RECEIVABLES

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount (in million Rupiah)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Unused borrowing facilities</td>
<td>5,688,690</td>
</tr>
<tr>
<td>a. Rupiah</td>
<td>-</td>
</tr>
<tr>
<td>b. Foreign currencies</td>
<td>-</td>
</tr>
<tr>
<td>2. Outstanding spot and derivative purchased</td>
<td>5,688,690</td>
</tr>
<tr>
<td>3. Others</td>
<td>-</td>
</tr>
</tbody>
</table>

### II. COMMITMENT LIABILITIES

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount (in million Rupiah)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Unused loans facilities granted to customers</td>
<td>7,059,648</td>
</tr>
<tr>
<td>a. State-owned enterprises (BUMN)</td>
<td>6,367,832</td>
</tr>
<tr>
<td>i. Committed</td>
<td>75,000</td>
</tr>
<tr>
<td>ii. Uncommitted</td>
<td>75,000</td>
</tr>
<tr>
<td>b. Others</td>
<td>6,292,832</td>
</tr>
<tr>
<td>i. Committed</td>
<td>150,000</td>
</tr>
<tr>
<td>ii. Uncommitted</td>
<td>6,142,832</td>
</tr>
<tr>
<td>2. Unused loans facilities granted to other banks</td>
<td>64,546</td>
</tr>
<tr>
<td>a. Committed</td>
<td>-</td>
</tr>
<tr>
<td>ii. Foreign currencies</td>
<td>-</td>
</tr>
<tr>
<td>b. Uncommitted</td>
<td>64,546</td>
</tr>
<tr>
<td>i. Rupiah</td>
<td>64,546</td>
</tr>
<tr>
<td>ii. Foreign currencies</td>
<td>-</td>
</tr>
<tr>
<td>3. Outstanding irrevocable L/C</td>
<td>-</td>
</tr>
<tr>
<td>a. Foreign L/C</td>
<td>-</td>
</tr>
<tr>
<td>b. Local L/C</td>
<td>-</td>
</tr>
<tr>
<td>4. Outstanding spot and derivative sold</td>
<td>627,270</td>
</tr>
<tr>
<td>5. Others</td>
<td>-</td>
</tr>
</tbody>
</table>

### III. CONTINGENT RECEIVABLES

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount (in million Rupiah)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Guarantees received</td>
<td>64,745</td>
</tr>
<tr>
<td>a. Rupiah</td>
<td>2,163</td>
</tr>
<tr>
<td>b. Foreign currencies</td>
<td>2,163</td>
</tr>
<tr>
<td>2. Interest on non-performing loan</td>
<td>62,582</td>
</tr>
<tr>
<td>a. Loan interest</td>
<td>62,582</td>
</tr>
<tr>
<td>b. Other interest</td>
<td>-</td>
</tr>
<tr>
<td>3. Others</td>
<td>-</td>
</tr>
</tbody>
</table>

### IV. CONTINGENT LIABILITIES

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount (in million Rupiah)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Guarantees issued</td>
<td>67,907</td>
</tr>
<tr>
<td>a. Rupiah</td>
<td>67,907</td>
</tr>
<tr>
<td>b. Foreign currencies</td>
<td>-</td>
</tr>
<tr>
<td>2. Others</td>
<td>-</td>
</tr>
</tbody>
</table>