

in million Rupiah

ACCOUNTS	31 March 2019
ASSET	
1. Cash	1,290,953
2. Placements with Bank Indonesia	22,807,572
3. Placements with other banks	1,303,093
4. Spot and derivative receivables	831,976
5. Marketable securities	11,553,770
a. Measured at fair value through profit/loss	-
b. Available for sale	6,230,332
c. Held to maturity	3,747,508
d. Loans and receivables	1,575,930
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	3,323,103
9. Loans	132,337,254
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	132,337,254
10. Sharia financing	-
11. Investments	1,306,154
12. Allowance for impairment losses on financial assets -/-	(1,093,207)
a. Marketable securities	(37)
b. Loans	(1,093,078)
c. Others	(92)
13. Intangible assets	1,800,140
Accumulated amortization of intangible assets -/-	(839,595)
14. Fixed assets	3,050,658
Accumulated depreciation of fixed assets -/-	(1,325,604)
15. Non-productive assets	49
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	49
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	4,515,954
TOTAL ASSET	180,862,270

ACCOUNTS	31 March 2019
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	12,994,243
2. Saving deposits	6,675,278
3. Time deposits	76,662,531
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	5,678,053
7. Spot and derivative liabilities	881,588
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	2,408,145
10. Marketable securities issued	2,498,375
11. Borrowings	44,254,612
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	108,132
15. Other liabilities	2,047,746
16. Profit sharing investment funds	-
TOTAL LIABILITY	154,208,703
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	11,221,738
a. Agio	10,938,313
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	283,425
19. Other comprehensive income/(expense)	887,766
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	6,891
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	(29,959)
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	14,359,628
a. Previous years	14,054,912
b. Current year	304,716
TOTAL EQUITY	26,653,567
TOTAL LIABILITY AND EQUITY	180,862,270

in million Rupiah

ACCOUNTS		31 March 2019
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1	Interest Income	3,507,304
	a. Rupiah	3,187,609
	b. Foreign currencies	319,695
2	Interest Expenses	1,926,622
	a. Rupiah	1,586,951
	b. Foreign currencies	339,671
	Net Interest Income	1,580,682
B. Other Operating Income and Expenses		
1	Other Operating Income	1,212,761
	a. Increase in fair value of financial assets (mark to market)	407,831
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	407,831
	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	579,942
	e. Dividend	-
	f. Gain from investment under equity method	-
	g. Commissions/provisions/fees and administration	103,200
	h. Reversal in allowance for impairment losses	4,179
	i. Other income	117,609
2	Other Operating Expenses	2,434,146
	a. Decrease in fair value of financial assets (mark to market)	318,566
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	318,566
	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	610,598
	e. Impairment losses on financial assets	300,960
	i. Marketable securities	-
	ii. Loans	300,945
	iii. Sharia financing	-
	iv. Other financial assets	15
	f. Losses related to operational risks *)	5,347
	g. Losses from investment under equity method	-
	h. Commissions/provisions/fees and administration	36,128
	i. Losses from decrease in value of non-financial assets	-
	j. Personnel expenses	511,433
	k. Promotion expenses	36,448
	l. Other expenses	614,666
	Net Other Operating Expenses	(1,221,385)
NET OPERATING INCOME		359,297

ACCOUNTS		31 March 2019
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(5,748)
2	Gain/(loss) on adjustments of foreign exchange translation	58,381
3	Other non-operating expenses	(68)
NET NON OPERATING INCOME/(EXPENSES)		52,565
INCOME BEFORE TAX FOR THE CURRENT PERIOD		411,862
Income tax:		(107,146)
a.	Estimated current period tax	(57,589)
b.	Deferred tax expense	(49,557)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		304,716
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	(30,370)
a.	Gain from fixed assets revaluation	-
b.	Remeasurement on defined benefit program	(40,494)
c.	Other comprehensive income from associate entity	-
d.	Others	-
e.	Income tax realted items that will not be reclassified to profit or loss	10,124
2	Items that will be reclassified to profit or loss	2,136
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	2,848
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	(712)
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX		(28,234)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		276,482
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		31 March 2019
I.	COMMITMENT RECEIVABLES	34,891,078
	1. Unused borrowing facilities	8,162,720
	a. Rupiah	1,000,000
	b. Foreign currencies	7,162,720
	2. Outstanding spot and derivative purchased	26,728,358
	3. Others	-
II.	COMMITMENT LIABILITIES	113,938,571
	1. Unused loans facilities granted to customers	80,355,287
	a. State-owned enterprises (BUMN)	3,797,963
	i. Committed	666,361
	- Rupiah	453,055
	- Foreign currencies	213,306
	ii. Uncommitted	3,131,602
	- Rupiah	2,314,362
	- Foreign currencies	817,240
	b. Others	76,557,324
	i. Committed	8,263,294
	ii. Uncommitted	68,294,030
	2. Unused loans facilities granted to other banks	42,875
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	42,875
	i. Rupiah	42,875
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	1,644,751
	a. Foreign L/C	787,911
	b. Local L/C	856,840
	4. Outstanding spot and derivative sold	31,895,658
	5. Others	-
III.	CONTINGENT RECEIVABLES	26,247,002
	1. Guarantees received	26,168,767
	a. Rupiah	8,465,558
	b. Foreign currencies	17,703,209
	2. Interest on non-performing loan	78,235
	a. Loan interest	78,235
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	9,223,459
	1. Guarantees issued	9,223,459
	a. Rupiah	4,691,502
	b. Foreign currencies	4,531,957
	2. Others	-