

STATEMENTS OF FINANCIAL POSITION					STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME					EARNING ASSETS QUALITY AND OTHER INFORMATION												
As of 31 March 2019 and 2018					For the periods ended on 31 March 2019 and 2018					As of 31 March 2019 and 2018												
(In million Rupiah)					(In million Rupiah, unless earning per share)					(In million Rupiah, unless otherwise stated)												
ACCOUNTS	BANK		CONSOLIDATED		ACCOUNTS	BANK		CONSOLIDATED		ACCOUNTS	BANK						31 Mar 2018					
	31 Mar 2019 Unaudited	31 Dec 2018 Audited	31 Mar 2019 Unaudited	31 Dec 2018 Audited		31 Mar 2019 Unaudited	31 Mar 2018 Unaudited	31 Mar 2019 Unaudited	31 Mar 2018 Unaudited		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
ASSETS					OPERATING INCOME AND EXPENSES					I. RELATED PARTIES												
1. Cash	1,290,953	1,422,553	1,724,306	1,838,136	A. Interest Income and Expenses					1. Placements with other banks												
2. Placements with Bank Indonesia	22,807,572	13,703,711	25,680,369	16,344,263	1. Interest Income and Sharia Income	3,507,304	2,678,903	4,479,877	3,463,017	a. Rupiah												
3. Placements with other banks	1,303,093	1,176,490	1,328,111	1,466,464	a. Rupiah	3,187,609	2,677,436	4,160,182	3,461,550	b. Foreign currencies	272,431	-	-	-	-	272,431	20,410	-	-	-	-	20,410
4. Spot and derivative receivables	831,976	-	831,976	-	b. Foreign currencies	319,695	1,467	319,695	1,467	2. Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-	-	-
5. Marketable securities	11,553,770	5,775,718	12,656,520	6,806,407	2. Interest Expenses and Sharia Profit Sharing	4,925,622	594,503	2,041,966	1,079,302	a. Rupiah	20,799	-	-	-	-	20,799	-	-	-	-	-	-
a. Measured at fair value through profit/loss	-	-	-	-	a. Rupiah	1,586,351	940,387	1,702,255	1,033,759	b. Foreign currencies	24,789	-	-	-	-	24,789	-	-	-	-	-	-
b. Available for sale	6,230,332	1,234,846	6,280,546	1,545,494	b. Foreign currencies	339,671	46,116	339,671	46,116	3. Marketable securities	-	-	-	-	-	-	-	-	-	-	-	-
c. Held to maturity	3,747,508	4,540,872	5,000,050	5,260,913	Net Interest and Sharia Income	1,580,682	1,684,400	2,437,911	2,383,115	a. Rupiah	65,777	-	-	-	-	65,777	-	-	-	-	-	-
d. Loans and receivables	1,575,930	-	1,575,930	-	B. Other Operating Income and Expenses					b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6. Securities sold under repurchase agreements (Repo)	-	-	-	-	1. Other Operating Income	1,212,761	259,712	1,247,495	261,165	4. Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-	-	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-	-	-	-	a. Increase in fair value of financial assets (mark to market)	407,831	40,756	407,831	40,756	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
8. Acceptance receivables	3,323,103	1,599,955	3,323,103	1,599,955	i. Marketable securities	-	-	-	-	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
9. Loans	132,337,254	60,859,618	132,337,254	60,859,618	ii. Loans	-	-	-	-	5. Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-	-
a. Measured at fair value through profit/loss	-	-	-	-	iii. Spot and derivatives	407,831	40,756	407,831	40,756	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Available for sale	-	-	-	-	iv. Other financial assets	-	-	-	-	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
c. Held to maturity	-	-	-	-	b. Decrease in fair value of financial liabilities (mark to market)	-	-	-	-	6. Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
d. Loans and receivables	132,337,254	60,859,618	132,337,254	60,859,618	c. Gain from sale of financial assets	-	-	-	-	7. Loans	-	-	-	-	-	-	-	-	-	-	-	-
10. Sharia financing	1,306,154	1,283,192	7,506,584	7,277,162	i. Marketable securities	-	-	-	-	a. Micro, Small and Medium Enterprises (UKMK)	-	-	-	-	-	-	-	-	-	-	-	-
11. Investments	1,306,154	1,283,192	22,522	22	ii. Loans	-	-	-	-	i. Rupiah	74,325	-	-	-	-	74,325	22,303	-	-	-	-	-
12. Allowance for impairment losses on financial assets -/-	(1,093,207)	(918,116)	(1,327,999)	(1,134,065)	iii. Other financial assets	-	-	-	-	ii. Foreign currencies	2,665,014	-	-	-	-	2,665,014	-	-	-	-	-	-
a. Marketable securities	(37)	(37)	(37)	(37)	d. Realized gain from spot and derivative transactions	579,942	46	579,942	46	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
b. Loans	(1,093,078)	(918,116)	(1,327,870)	(1,134,065)	e. Dividend	-	-	-	-	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
c. Others	(60)	(60)	(60)	(60)	f. Gain from investment under equity method	-	-	-	-	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
13. Intangible assets	1,800,140	1,510,528	1,960,154	1,663,685	g. Commissions/provisions/fees and administration	103,200	67,288	103,240	67,323	b. Non-Micro, Small and Medium Enterprises (UKMK)	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated amortization of intangible assets -/-	(839,559)	(675,549)	(890,191)	(722,855)	h. Interest on allowance for impairment losses	4,179	14,349	34,218	14,349	i. Rupiah	74,325	-	-	-	-	74,325	22,303	-	-	-	-	-
14. Fixed assets	3,360,658	2,899,291	3,557,844	3,388,416	i. Other income	117,009	137,273	122,254	138,691	ii. Foreign currencies	2,665,014	-	-	-	-	2,665,014	-	-	-	-	-	-
Accumulated depreciation of fixed assets -/-	(1,289,365)	(1,652,910)	(1,601,689)	(1,601,689)	2. Other Operating Expenses	2,434,146	1,413,510	2,936,013	1,629,063	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
15. Non-productive assets	49	15	49	15	a. Decrease in fair value of financial assets (mark to market)	318,566	-	318,566	-	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
a. Abandoned properties	-	-	-	-	i. Marketable securities	-	-	-	-	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreclosed assets	-	-	-	-	ii. Loans	-	-	-	-	d. Property loans	3,827	-	-	-	-	3,827	6,284	-	-	-	-	6,284
c. Suspense accounts	49	15	49	15	iii. Spot and derivatives	318,566	-	318,566	-	8. Investments	1,283,632	-	-	-	-	1,283,632	730,598	-	-	-	-	730,598
d. Interbranch assets	-	-	-	-	iv. Other financial assets	-	-	-	-	9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
- Conducting operational activities in Indonesia	-	-	-	-	b. Increase in fair value of financial liabilities (mark to market)	-	-	-	-	10. Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
- Conducting operational activities outside Indonesia	-	-	-	-	c. Losses from sale of financial assets	-	-	-	-	11. Commitment and contingencies	1,119,717	-	-	-	-	1,119,717	-	-	-	-	-	-
16. Allowance for impairment losses on non-productive assets -/-	-	-	-	-	i. Marketable securities	-	-	-	-	a. Rupiah	1,206,214	-	-	-	-	1,206,214	-	-	-	-	-	-
17. Leased receivables	-	116,150	87,375	215,734	ii. Loans	-	-	-	-	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
18. Deferred tax assets	4,515,954	3,666,379	4,805,269	3,918,033	iii. Other financial assets	-	-	-	-	12. Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
19. Other assets	-	-	-	-	d. Realized losses from spot and derivative transactions	610,598	80,015	610,598	80,015	II. NON-RELATED PARTIES												
TOTAL ASSETS	180,882,270	91,129,570	192,150,742	101,919,301	e. Impairment losses on financial assets	300,960	318,205	396,558	380,070	1. Placements with other banks	589,489	-	-	-	-	589,489	900,614	-	-	-	-	900,614
LIABILITIES & EQUITY					i. Marketable securities	300,945	318,205	300,945	318,205	a. Rupiah	441,173	-	-	-	-	441,173	649,586	-	-	-	-	649,586
LIABILITIES					ii. Loans	-	-	-	-	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
1. Demand deposits	12,994,243	1,018,554	13,107,418	1,118,905	iii. Sharia financing	15	-	95,598	61,865	2. Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-	-	-
2. Saving deposits	6,675,278	6,209,934	8,279,046	7,728,338	iv. Other financial assets	5,347	1,710	5,471	7,528	a. Rupiah	745,709	3,118	-	-	-	748,827	40,887	-	-	-	-	40,887
3. Time deposits	76,662,531	56,004,109	76,662,531	56,004,109	f. Losses related to operational risks	-	-	-	-	b. Foreign currencies	37,357	204	-	-	-	37,561	-	-	-	-	-	-
4. Revenue sharing investment funds	-	-	6,100,429	5,982,880	g. Losses from investment under equity method	36,128	7,510	36,128	7,510	c. Marketable securities	-	-	-	-	-	-	-	-	-	-	-	-
5. Liabilities to Bank Indonesia	-	-	-	-	h. Commissions/provisions/fees and administration	511,433	462,025	763,157	661,474	a. Rupiah	10,565,865	-	-	-	-	10,565,865	7,319,938	-	-	-	-	7,319,938
6. Liabilities to other banks	5,670,055	42,975	5,637,054	14,304	i. Losses from decrease in value of non-financial assets	36,448	26,386	41,911	26,863	b. Foreign currencies	922,128	-	-	-	-	922,128	-	-	-	-	-	-
7. Spot and derivative payables	881,588	116,521	881,588	116,521	j. Personnel expenses	614,666	512,207	763,624	665,603	d. Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-	-	
8. Securities sold under repurchase agreements (Repo)	-	-	-	-	k. Promotion expenses	-	-	-	-	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
9. Acceptance liabilities	2,408,145	1,197,442	2,408,145	1,197,442	l. Other expenses	(1,221,385)	(1,153,806)	(1,688,518)	(1,567,898)	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
10. Marketable securities issued	44,254,812	8,442,765	44,254,812	8,442,765	Net Other Operating Expenses	359,297	530,994	749,393	815,217	c. Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-	
11. Borrowings	-	-	-	-	NET OPERATING INCOME					a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
12. Margin deposits	-	-	-	-	NET OPERATING INCOME AND EXPENSES					b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
13. Interbranch liabilities	-	-	-	-	1. (Loss) gain from sale of fixed assets and equipments	(5,748)	(691)	(5,864)	540	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
a. Conducting operational activities in Indonesia	-	-	-	-	2. Gain/(loss) on adjustments of foreign exchange translation	58,381	(10,251)	58,381	(10,251)	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b. Conducting operational activities outside Indonesia	-	-	-	-	3. Other non-operating expenses/income	(68)	67	(67)	(67)	c. Acceptance receivables	3,316,390	6,713	-	-	-	3,323,103	-	-	-	-	-	-
14. Deferred tax liabilities	108,132	-	108,132	-	NET NON-OPERATING INCOME/ (EXPENSES)	52,565	(10,245)	51,847	(10,289)	Loans	-	-	-	-	-	-	-	-	-	-	-	-
15. Other liabilities	2,047,746	1,507,734	2,499,246	1,939,060	INCOME BEFORE TAX FOR THE CURRENT PERIOD	411,862	520,349	801,240	804,928	a. Micro, Small and Medium Enterprises (UKMK)	8,741,586	437,376	40,257	53,387	194,248	9,466,854	10,226,014	656,708	61,922	104,048	52,265	11,100,957
16. Profit sharing investment funds	-	-	-	-	Income tax:					i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL LIABILITIES	154,208,703	74,540,034	162,436,576	82,554,894</																		