

in million Rupiah

ACCOUNTS	31 December 2019
ASSET	
1. Cash	1,587,729
2. Placements with Bank Indonesia	14,468,553
3. Placements with other banks	1,293,432
4. Spot and derivative receivables	840,372
5. Marketable securities	8,582,870
a. Measured at fair value through profit/loss	-
b. Available for sale	5,599,577
c. Held to maturity	1,791,330
d. Loans and receivables	1,191,963
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	1,692,460
9. Loans	132,775,595
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	132,775,595
10. Sharia financing	-
11. Investments	1,303,643
12. Allowance for impairment losses on financial assets -/-	(1,175,155)
a. Marketable securities	(6)
b. Loans	(1,175,080)
c. Others	(69)
13. Intangible assets	2,009,007
Accumulated amortization of intangible assets -/-	(1,068,375)
14. Fixed assets	3,208,713
Accumulated depreciation of fixed assets -/-	(1,518,391)
15. Non-productive assets	20
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	20
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	4,217,000
TOTAL ASSET	168,217,473

ACCOUNTS	31 December 2019
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	14,348,978
2. Saving deposits	8,085,068
3. Time deposits	55,058,884
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	11,659,676
7. Spot and derivative liabilities	894,947
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	888,459
10. Marketable securities issued	3,190,628
11. Borrowings	44,086,343
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	45,887
15. Other liabilities	2,079,810
16. Profit sharing investment funds	-
TOTAL LIABILITY	140,338,680
EQUITY	
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	11,151,727
a. Agio	10,907,715
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	244,012
19. Other comprehensive income/(expense)	877,922
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	16,105
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	(26,679)
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	15,664,708
a. Previous years	14,054,912
b. Current year	1,609,796
TOTAL EQUITY	27,878,793
TOTAL LIABILITY AND EQUITY	168,217,473

in million Rupiah

ACCOUNTS	31 December 2019
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1 Interest Income	14,627,058
a. Rupiah	13,163,199
b. Foreign currencies	1,463,859
2 Interest Expenses	7,513,059
a. Rupiah	6,038,577
b. Foreign currencies	1,474,482
Net Interest Income	7,113,999
B. Other Operating Income and Expenses	
1 Other Operating Income	4,945,115
a. Increase in fair value of financial assets (mark to market)	853,593
i. Marketable securities	-
ii. Loans	-
iii. Spot and derivatives	853,593
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	3,111,071
e. Dividend	2
f. Gain from investment under equity method	-
g. Commissions/provisions/fees and administration	529,755
h. Reversal in allowance for impairment losses	8,525
i. Other income	442,169
2 Other Operating Expenses	10,196,106
a. Decrease in fair value of financial assets (mark to market)	843,645
i. Marketable securities	33
ii. Loans	-
iii. Spot and derivatives	843,612
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	2,839,467
e. Impairment losses on financial assets	1,145,005
i. Marketable securities	-
ii. Loans	1,144,998
iii. Sharia financing	-
iv. Other financial assets	7
f. Losses related to operational risks *)	21,373
g. Losses from investment under equity method	-
h. Commissions/provisions/fees and administration	137,395
i. Losses from decrease in value of non-financial assets	-
j. Personnel expenses	2,166,107
k. Promotion expenses	200,285
l. Other expenses	2,842,829
Net Other Operating Expenses	(5,250,991)
NET OPERATING INCOME	1,863,008

ACCOUNTS	31 December 2019
NON-OPERATING INCOME AND EXPENSES	
1 Gain/(Loss) from sale of fixed assets and equipments	(5,443)
2 Gain/(loss) on adjustments of foreign exchange translation	305,173
3 Other non-operating expenses	617
NET NON OPERATING INCOME/(EXPENSES)	300,347
INCOME BEFORE TAX FOR THE CURRENT YEAR	2,163,355
Income tax:	(553,559)
a. Estimated current year tax	(552,930)
b. Deferred tax expense	(629)
NET INCOME FOR THE CURRENT YEAR AFTER TAX	1,609,796
OTHER COMPREHENSIVE INCOME	
1 Items that will not be reclassified to profit or loss	(47,124)
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	15,707
2 Items that will be reclassified to profit or loss	9,046
a. Adjustment from foreign exchange translation	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	12,061
c. Effective part of cash flow hedging	-
d. Others	-
e. Income tax realted items that will be reclassified to profit or loss	(3,015)
OTHER COMPREHENSIVE INCOME FOR THE CURRENT YEAR	
- NET OFF TAX	(38,078)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT YEAR	1,571,718
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 December 2019
I.	COMMITMENT RECEIVABLES	41,482,674
	1. Unused borrowing facilities	3,124,023
	a. Rupiah	1,000,000
	b. Foreign currencies	2,124,023
	2. Outstanding spot and derivative purchased	38,358,651
	3. Others	-
II.	COMMITMENT LIABILITIES	112,564,083
	1. Unused loans facilities granted to customers	81,836,986
	a. State-owned enterprises (BUMN)	6,116,211
	i. Committed	425,951
	- Rupiah	117,283
	- Foreign currencies	308,668
	ii. Uncommitted	5,690,260
	- Rupiah	2,661,313
	- Foreign currencies	3,028,947
	b. Others	75,720,775
	i. Committed	7,997,129
	ii. Uncommitted	67,723,646
	2. Unused loans facilities granted to other banks	63,163
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	63,163
	i. Rupiah	63,163
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	925,173
	a. Foreign L/C	320,351
	b. Local L/C	604,822
	4. Outstanding spot and derivative sold	29,738,761
	5. Others	-
III.	CONTINGENT RECEIVABLES	19,918,674
	1. Guarantees received	19,839,026
	a. Rupiah	6,856,631
	b. Foreign currencies	12,982,395
	2. Interest on non-performing loan	79,648
	a. Loan interest	79,648
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	8,924,578
	1. Guarantees issued	8,924,578
	a. Rupiah	4,733,590
	b. Foreign currencies	4,190,988
	2. Others	-