

*in million Rupiah*

ACCOUNTS	31 October 2019
<b>ASSET</b>	
1. Cash	1,398,449
2. Placements with Bank Indonesia	11,988,333
3. Placements with other banks	11,603,590
4. Spot and derivative receivables	777,489
5. Marketable securities	8,456,438
a. Measured at fair value through profit/loss	-
b. Available for sale	5,654,106
c. Held to maturity	1,814,032
d. Loans and receivables	988,300
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	3,000,421
9. Loans	127,873,471
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	127,873,471
10. Sharia financing	-
11. Investments	1,303,376
12. Allowance for impairment losses on financial assets -/-	(1,201,123)
a. Marketable securities	(4)
b. Loans	(1,201,010)
c. Others	(109)
13. Intangible assets	1,953,146
Accumulated amortization of intangible assets -/-	(1,015,389)
14. Fixed assets	3,181,900
Accumulated depreciation of fixed assets -/-	(1,476,633)
15. Non-productive assets	23
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	23
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	6,922
19. Other assets	4,197,365
<b>TOTAL ASSET</b>	<b>172,047,778</b>

ACCOUNTS	31 October 2019
<b>LIABILITY AND EQUITY</b>	
<b>LIABILITY</b>	
1. Demand deposits	13,826,818
2. Saving deposits	7,500,073
3. Time deposits	71,073,077
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	6,886,809
7. Spot and derivative liabilities	738,139
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	2,186,700
10. Marketable securities issued	2,199,978
11. Borrowings	38,192,805
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	-
15. Other liabilities	1,742,076
16. Profit sharing investment funds	-
<b>TOTAL LIABILITY</b>	<b>144,346,475</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	11,151,460
a. Agio	10,907,715
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	243,745
19. Other comprehensive income/(expense)	884,901
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	25,409
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	90,611
g. Income tax related to other comprehensive income	(29,005)
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	15,480,506
a. Previous years	14,054,912
b. Current year	1,425,594
<b>TOTAL EQUITY</b>	<b>27,701,303</b>
<b>TOTAL LIABILITY AND EQUITY</b>	<b>172,047,778</b>

in million Rupiah

ACCOUNTS	31 October 2019
<b>OPERATING INCOME AND EXPENSES</b>	
<b>A. Interest Income and Expenses</b>	
1 Interest Income	<b>12,308,305</b>
a. Rupiah	11,053,453
b. Foreign currencies	1,254,852
2 Interest Expenses	<b>6,458,362</b>
a. Rupiah	5,185,046
b. Foreign currencies	1,273,316
<b>Net Interest Income</b>	<b>5,849,943</b>
<b>B. Other Operating Income and Expenses</b>	
1 <b>Other Operating Income</b>	<b>4,014,892</b>
a. Increase in fair value of financial assets (mark to market)	631,517
i. Marketable securities	-
ii. Loans	-
iii. Spot and derivatives	631,517
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	2,585,873
e. Dividend	2
f. Gain from investment under equity method	-
g. Commissions/provisions/fees and administration	420,640
h. Reversal in allowance for impairment losses	8,065
i. Other income	368,795
2 <b>Other Operating Expenses</b>	<b>8,173,683</b>
a. Decrease in fair value of financial assets (mark to market)	533,345
i. Marketable securities	33
ii. Loans	-
iii. Spot and derivatives	533,312
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	2,390,530
e. Impairment losses on financial assets	949,088
i. Marketable securities	-
ii. Loans	949,008
iii. Sharia financing	-
iv. Other financial assets	80
f. Losses related to operational risks *)	14,016
g. Losses from investment under equity method	-
h. Commissions/provisions/fees and administration	123,895
i. Losses from decrease in value of non-financial assets	-
j. Personnel expenses	1,790,762
k. Promotion expenses	156,846
l. Other expenses	2,215,201
<b>Net Other Operating Expenses</b>	<b>(4,158,791)</b>
<b>NET OPERATING INCOME</b>	<b>1,691,152</b>

ACCOUNTS	31 October 2019
<b>NON-OPERATING INCOME AND EXPENSES</b>	
1 Gain/(Loss) from sale of fixed assets and equipments	(5,519)
2 Gain/(loss) on adjustments of foreign exchange translation	228,746
3 Other non-operating expenses	712
<b>NET NON OPERATING INCOME/(EXPENSES)</b>	<b>223,939</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>	<b>1,915,091</b>
Income tax:	(489,497)
a. Estimated current period tax	(544,002)
b. Deferred tax expense	54,505
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>	<b>1,425,594</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	16,024
a. Adjustment from foreign exchange translation	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	21,366
c. Effective part of cash flow hedging	-
d. Others	-
e. Income tax realted items that will be reclassified to profit or loss	(5,342)
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	
<b>- NET OFF TAX</b>	<b>(31,099)</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	<b>1,394,495</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		31 October 2019
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	37,758,764
	1. Unused borrowing facilities	7,358,761
	a. Rupiah	1,000,000
	b. Foreign currencies	6,358,761
	2. Outstanding spot and derivative purchased	30,400,003
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	118,657,303
	1. Unused loans facilities granted to customers	90,642,741
	a. State-owned enterprises (BUMN)	6,013,983
	i. Committed	942,211
	- Rupiah	254,495
	- Foreign currencies	687,716
	ii. Uncommitted	5,071,772
	- Rupiah	2,395,888
	- Foreign currencies	2,675,884
	b. Others	84,628,758
	i. Committed	9,550,461
	ii. Uncommitted	75,078,297
	2. Unused loans facilities granted to other banks	52,578
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	52,578
	i. Rupiah	52,578
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	928,366
	a. Foreign L/C	205,828
	b. Local L/C	722,538
	4. Outstanding spot and derivative sold	27,033,618
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	22,116,588
	1. Guarantees received	22,035,437
	a. Rupiah	8,787,373
	b. Foreign currencies	13,248,064
	2. Interest on non-performing loan	81,151
	a. Loan interest	81,151
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	10,448,280
	1. Guarantees issued	10,448,280
	a. Rupiah	6,231,374
	b. Foreign currencies	4,216,906
	2. Others	-