

**STATEMENTS OF FINANCIAL POSITIONS**  
**December 31, 2019 (Unaudited)**  
**In Millions Rupiah**

No.	ACCOUNTS	2019
<b>ASSETS</b>		
1.	Cash	1,317,625
2.	Placement to Bank Indonesia	8,629,958
3.	Interbank placement	4,140,479
4.	Spot and derivatives claims	37,694
5.	Securities	
	a. Measured at fair value through profit or loss	3,698,311
	b. Available for sale	2,267,390
	c. Hold to maturity	8,457,287
	d. Loan and receivables	-
6.	Securities sold under repurchased agreement (repo)	3,145,688
7.	Claims on securities bought under reverse repo	11,682,078
8.	Acceptance claims	2,577,543
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Hold to maturity	-
	d. Loan and receivables	132,498,160
10.	Sharia financing	-
11.	Equity investment	2,302,401
12.	Impairment on financial assets -/-	
	a. Securities	-
	b. Loans	(3,762,404)
	c. Others	(625)
13.	Intangible assets	278,117
	Accumulated amortisation on intangible assets -/-	(225,718)
14.	Fixed assets and equipment	10,160,735
	Accumulated depreciation on fixed assets and equipment -/-	(158,771)
15.	Non Productive Asset	
	a. Abandoned property	174,197
	b. Foreclosed assets	1,145,700
	c. Suspense accounts	-
	d. Interbranch assets	
	i. Conducting operational activities in Indonesia	-
	ii. Conducting operational activities outside Indonesia	-
16.	Impairment of non financial assets -/-	-
17.	Leasing	-
18.	Deferred tax assets	46,646
19.	Other assets	1,846,733
	<b>TOTAL ASSETS</b>	<b>190,259,224</b>

**STATEMENTS OF FINANCIAL POSITIONS**

**December 31, 2019 (Unaudited)**

**In Millions Rupiah**

No.	ACCOUNTS	2019
<b>LIABILITIES AND EQUITIES</b>		
	<b>LIABILITIES</b>	
1.	Current account	9,754,498
2.	Saving account	38,468,037
3.	Time deposit	74,526,411
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	3,512,664
7.	Spot and derivatives liabilities	37,988
8.	Liabilities on securities sold under repurchase agreement	4,910,465
9.	Acceptance liabilities	2,583,493
10.	Issued securities	9,601,805
11.	Loans received	4,617,918
12.	Margin deposit	207,018
13.	Interbranch liabilities	
	a. Conducting operational activities in Indonesia	8
	b. Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	2,417,238
16.	Profit Sharing investment	-
	<b>TOTAL LIABILITIES</b>	<b>150,637,543</b>
	<b>EQUITIES</b>	
17.	Paid in capital	
	a. Capital	9,600,000
	b. Unpaid capital -/-	(7,191,235)
	c. Treasury stock -/-	-
18.	Additional paid in capital	
	a. Agio	3,444,330
	b. Disagio -/-	-
	c. Donated capital	-
	d. Fund for paid up capital	-
	e. Others	-
19.	Other comprehensive gain (loss)	
	a. Translation adjustment from foreign currency	-
	b. Gain (loss) on value changes of financial assets categorized as available for sale	102,199
	c. Effective portion of cash flow hedge	-
	d. Difference in fixed asset revaluation	7,765,287
	e. Portion of other comprehensive income from associates	-
	f. Gains(loss) on defined benefit actuarial program	60,345
	g. Income tax of other comprehensive income	(212,204)
	h. Others	-
20.	Difference in quasi-reorganization	-
21.	Difference in restructuring under common control	-
22.	Other Equity	-
23.	Reserves	
	a. General reserves	22,873,428
	b. Appropriated reserves	140,000
24.	Gain/loss	
	a. Previous years	-
	b. Current year	3,039,531
	<b>TOTAL EQUITIES</b>	<b>39,621,681</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>190,259,224</b>

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**For the Year Ended December 31, 2019**  
**In Millions Rupiah**

No.	ACCOUNTS	2019
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	<b>Interest Income</b>	
	a. Rupiah	14,592,139
	b. Foreign currency	737,841
2.	<b>Interest Expenses</b>	
	a. Rupiah	7,422,270
	b. Foreign currency	93,701
	<b>Net Interest Income (Expenses)</b>	<b>7,814,009</b>
<b>B. Operational Income and Expenses Other than Interest</b>		
1.	<b>Operational Income Other than Interest</b>	<b>1,783,994</b>
	a. Positive mark to market on financial assets	
	i. Securities	83,182
	ii. Loans	-
	iii. Spot and derivatives	24,582
	iv. Other financial assets	-
	b. Negative mark to market on financial liabilities	-
	c. Gain on sale of financial assets	
	i. Securities	114,857
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain on spot and derivatives (realised)	91,951
	e. Dividend	24,393
	f. Gain on investment under equity method	-
	g. Commission/provision/fee and administration	512,200
	h. Recovery of asset impairment	223,686
	i. Other income	709,143
2.	<b>Operational Expenses Other than Interest</b>	<b>5,701,994</b>
	a. Negative mark to market on financial assets	
	i. Securities	7,553
	ii. Loans	-
	iii. Spot and derivatives	25,962
	iii. Other financial assets	-
	b. Positive mark to market on financial liabilities	-
	c. Loss on sale of financial assets	
	i. Securities	1,518
	ii. Loans	-
	iii. Other financial assets	-
	d. Loss on spot and derivatives (realised)	40,726
	e. Impairment on financial assets	
	i. Securities	270,550
	ii. Loans	1,055,034
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses on operational risk	2,775
	g. Losses on investment under equity method	-
	h. Commission/provision/fee, and administration	14,089
	i. Impairment of other assets (non financial assets)	63,464
	j. Personnel expenses	1,652,649
	k. Promotion expenses	31,874
	l. Other expenses	2,535,800
	<b>Net Operational Income (Expenses) Other than Interest</b>	<b>(3,918,000)</b>
	<b>OPERATIONAL PROFIT (LOSS)</b>	<b>3,896,009</b>

<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipment	2,110
2.	Gain (loss) on foreign exchange translation	(8,241)
3.	Other non operational income (expenses)	102,148
	<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>96,017</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>3,992,026</b>
	Income taxes	
	a. Estimated current year tax	(911,899)
	b. Deferred tax income (expenses)	(40,596)
	<b>NET PROFIT (LOSS)</b>	<b>3,039,531</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
<b>1</b>	<b>Items that will not be reclassified to profit or loss</b>	
	a. Gain on fixed assets revaluation	314,764
	b. Gain (loss) on defined benefit actuarial program	-
	c. Portion of other comprehensive income from associates	-
	d. Others	-
	e. Income tax relating to items that will not be reclassified to profit or loss	-
<b>2.</b>	<b>Items that will be reclassified to profit or loss</b>	
	a. Translation adjustment from foreign currency	-
	b. Gain (loss) on value changes of financial assets categorized as available for sale	25,255
	c. Effective portion of cash flow hedge	-
	d. Others	-
	e. Income tax relating to items that will be reclassified to profit or loss	(6,314)
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX</b>	<b>333,705</b>
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>	<b>3,373,236</b>
	<b>NET EARNINGS (LOSS) PER SHARE</b>	<b>-</b>

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**December 31, 2019 (Unaudited)**  
**In Millions Rupiah**

No.	ACCOUNTS	2019
<b>I.</b>	<b>COMMITTED CLAIMS</b>	
	1. Unused borrowing	
	a. Rupiah	-
	b. Foreign currency	-
	2. Outstanding spot and derivatives (purchased)	4,849,482
	3. Others	-
<b>II.</b>	<b>COMMITTED LIABILITIES</b>	
	1. Undisbursed loan facilities to debtors	
	a. BUMN	
	i. Committed	
	- Rupiah	1,164,999
	- Foreign currency	1
	ii. Uncommitted	
	- Rupiah	300,001
	- Foreign currency	2,776,499
	b. Others	
	i. Committed	28,773,040
	ii. Uncommitted	7,200,181
	2. Undisbursed loan facilities to other banks	
	a. Committed	
	i. Rupiah	19,204
	ii. Foreign currency	-
	b. Uncommitted	
	i. Rupiah	-
	ii. Foreign currency	-
	3. Outstanding irrevocable L/C	
	a. Foreign L/C	357,064
	b. Local L/C	351,913
	4. Outstanding spot and derivatives (sold)	4,849,777
	5. Others	-
<b>III.</b>	<b>CONTINGENT CLAIMS</b>	
	1. Received guarantees	
	a. Rupiah	-
	b. Foreign currency	-
	2. Accrued interest	
	a. Loan Interest	1,146,279
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	
	1. Issued guarantees	
	a. Rupiah	708,774
	b. Foreign currency	60,601
	2. Others	421,787