

STATEMENTS OF FINANCIAL POSITIONS
January 31, 2020 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2020
ASSETS		
1.	Cash	1,182,997
2.	Placement to Bank Indonesia	7,220,149
3.	Interbank placement	4,458,789
4.	Spot and derivatives claims	43,811
5.	Securities	
	a. Measured at fair value through profit or loss	630,046
	b. Measured at fair value through other comprehensive income	1,989,074
	c. Measured at amortized cost	9,848,444
6.	Securities sold under repurchased agreement (repo)	-
7.	Claims on securities bought under reverse repo	13,180,151
8.	Acceptance claims	2,496,388
9.	Loans	
	a. Measured at fair value through profit or loss	-
	b. Measured at fair value through other comprehensive income	-
	c. Measured at amortized cost	132,178,116
10.	Sharia financing	-
11.	Equity investment	2,304,880
12.	Impairment on financial assets -/-	
	a. Securities	(5)
	b. Loans	(6,400,035)
	c. Others	(28,000)
13.	Intangible assets	278,117
	Accumulated amortisation on intangible assets -/-	(226,837)
14.	Fixed assets and equipment	10,253,658
	Accumulated depreciation on fixed assets and equipment -/-	(189,963)
15.	Non Productive Asset	
	a. Abandoned property	173,837
	b. Foreclosed assets	1,139,112
	c. Suspense accounts	-
	d. Interbranch assets	
	i. Conducting operational activities in Indonesia	2
	ii. Conducting operational activities outside Indonesia	-
16.	Impairment of non financial assets -/-	-
17.	Leasing	-
18.	Deferred tax assets	11,450
19.	Other assets	1,965,842
	TOTAL ASSETS	182,510,023

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LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	9,862,021
2.	Saving account	38,679,340
3.	Time deposit	74,657,477
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	2,230,024
7.	Spot and derivatives liabilities	44,210
8.	Liabilities on securities sold under repurchase agreement	704,468
9.	Acceptance liabilities	2,501,305
10.	Issued securities	9,602,582
11.	Loans received	4,194,805
12.	Margin deposit	207,475
13.	Interbranch liabilities	-
	a. Conducting operational activities in Indonesia	-
	b. Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	46,427
15.	Other liabilities	2,615,731
16.	Profit Sharing investment	-
	TOTAL LIABILITIES	145,345,865
EQUITIES		
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 measured at fair value through other comprehensive income	121,369
	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	(293,884)
	i. Pajak aktuarial	(15,087)
	ii. Pajak aset yang tersedia untuk dijual	(25,550)
	iii. Pajak revaluasi aset tetap	(171,567)
	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	433,405
	b. Current year	211,113
	TOTAL EQUITIES	37,164,158
	TOTAL LIABILITIES AND EQUITIES	182,510,023

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
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No.	ACCOUNTS	2020
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	
	a. Rupiah	1,163,621
	b. Foreign currency	57,691
2.	Interest Expenses	
	a. Rupiah	540,239
	b. Foreign currency	6,325
	Net Interest Income (Expenses)	674,748
B. Operational Income and Expenses Other than Interest		
1.	Operational Income Other than Interest	234,066
	a. Positive mark to market on financial assets	
	i. Securities	7,211
	ii. Loans	-
	iii. Spot and derivatives	970
	iv. Other financial assets	-
	b. Negative mark to market on financial liabilities	-
	c. Gain on sale of financial assets	
	i. Securities	58,771
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain on spot and derivatives (realised)	19,013
	e. Dividend	-
	f. Gain on investment under equity method	-
	g. Commission/provision/fee and administration	31,734
	h. Recovery of asset impairment	92,657
	i. Other income	23,710
2.	Operational Expenses Other than Interest	614,371
	a. Negative mark to market on financial assets	
	i. Securities	930
	ii. Loans	-
	iii. Spot and derivatives	1,075
	iii. Other financial assets	-
	b. Positive mark to market on financial liabilities	-
	c. Loss on sale of financial assets	
	i. Securities	114
	ii. Loans	-
	iii. Other financial assets	-
	d. Loss on spot and derivatives (realised)	16,554
	e. Impairment on financial assets	
	i. Securities	-
	ii. Loans	216,724
	iii. Sharia financing	-
	iv. Other financial assets	25,279
	f. Losses on operational risk	113
	g. Losses on investment under equity method	-
	h. Commission/provision/fee, and administration	1,249
	i. Impairment of other assets (non financial assets)	2,036
	j. Personnel expenses	141,883
	k. Promotion expenses	1,259
	l. Other expenses	207,155
	Net Operational Income (Expenses) Other than Interest	(380,305)
	OPERATIONAL PROFIT (LOSS)	294,443

NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipment	-
2.	Gain (loss) on foreign exchange translation	(10,410)
3.	Other non operational income (expenses)	(1,106)
	NON OPERATIONAL PROFIT (LOSS)	(11,516)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	282,927
	Income taxes	
	a. Estimated current year tax	(71,871)
	b. Deferred tax income (expenses)	57
	NET PROFIT (LOSS)	211,113
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed assets revaluation	-
	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	(78,691)
2.	Items that will be reclassified to profit or loss	
	a. Translation adjustment from foreign currency	-
	b. Gain (loss) on value changes of financial assets categorized as available for sale	11,957
	c. Effective portion of cash flow hedge	-
	d. Others	-
	e. Income tax relating to items that will be reclassified to profit or loss	(2,989)
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	(69,723)
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT		141,390
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
January 31, 2020 (Unaudited)
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No.	ACCOUNTS	2020
I.	COMMITTED CLAIMS	
	1. Unused borrowing	
	a. Rupiah	-
	b. Foreign currency	-
	2. Outstanding spot and derivatives (purchased)	4,615,067
	3. Others	-
II.	COMMITTED LIABILITIES	
	1. Undisbursed loan facilities to debtors	
	a. BUMN	
	i. Committed	
	- Rupiah	1,099,999
	- Foreign currency	1
	ii. Uncommitted	
	- Rupiah	240,001
	- Foreign currency	3,072,374
	b. Others	
	i. Committed	27,171,804
	ii. Uncommitted	7,091,654
	2. Undisbursed loan facilities to other banks	
	a. Committed	
	i. Rupiah	19,074
	ii. Foreign currency	-
	b. Uncommitted	
	i. Rupiah	-
	ii. Foreign currency	-
	3. Outstanding irrevocable L/C	
	a. Foreign L/C	306,568
	b. Local L/C	339,603
	4. Outstanding spot and derivatives (sold)	4,615,455
	5. Others	-
III.	CONTINGENT CLAIMS	
	1. Received guarantees	
	a. Rupiah	-
	b. Foreign currency	-
	2. Accrued interest	
	a. Loan Interest	1,181,112
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	
	1. Issued guarantees	
	a. Rupiah	685,848
	b. Foreign currency	58,404
	2. Others	456,450