

STATEMENTS OF FINANCIAL POSITIONS
February 28, 2020 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2020
ASSETS		
1.	Cash	1.099.111
2.	Placement to Bank Indonesia	7.373.235
3.	Interbank placement	3.932.375
4.	Spot and derivatives claims	71.895
5.	Securities	
	a. Measured at fair value through profit or loss	1.845.522
	b. Measured at fair value through other comprehensive income	935.426
	c. Measured at amortized cost	9.970.924
6.	Securities sold under repurchased agreement (repo)	-
7.	Claims on securities bought under reverse repo	
8.	Acceptance claims	14.655.064
9.	Loans	2.416.547
	a. Measured at fair value through profit or loss	
	b. Measured at fair value through other comprehensive income	-
	c. Measured at amortized cost	-
10.	Sharia financing	132.148.926
11.	Equity investment	-
12.	Impairment on financial assets -/-	2.303.328
	a. Securities	
	b. Loans	(6)
	c. Others	(6.547.340)
13.	Intangible assets	(3.318)
	Accumulated amortisation on intangible assets -/-	278.117
14.	Fixed assets and equipment	(227.888)
	Accumulated depreciation on fixed assets and equipment -/-	10.268.104
15.	Non Productive Asset	(220.760)
	a. Abandoned property	
	b. Foreclosed assets	173.477
	c. Suspense accounts	1.130.697
	d. Interbranch assets	-
	i. Conducting operational activities in Indonesia	
	ii. Conducting operational activities outside Indonesia	6
16.	Impairment of non financial assets -/-	-
17.	Leasing	-
18.	Deferred tax assets	-
19.	Other assets	10.909
		1.960.651
	TOTAL ASSETS	183.575.002

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LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	10.483.604
2.	Saving account	39.472.051
3.	Time deposit	75.255.600
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	1.666.720
7.	Spot and derivatives liabilities	64.107
8.	Liabilities on securities sold under repurchase agreement	-
9.	Acceptance liabilities	2.421.059
10.	Issued securities	9.603.364
11.	Loans received	4.216.074
12.	Margin deposit	204.160
13.	Interbranch liabilities	-
	a. Conducting operational activities in Indonesia	-
	b. Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	2.739.862
16.	Profit Sharing investment	-
	TOTAL LIABILITIES	146.126.601
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	62.859
	c. Effective portion of cash flow hedge	-
	d. Difference in fixed asset revaluation	7.764.638
	e. Portion of other comprehensive income from associates	-
	f. Gains(loss) on defined benefit actuarial program	173.059
	g. Income tax of other comprehensive income	(307.154)
	i. Pajak aktuarial	(43.265)
	ii. Pajak aset yang tersedia untuk dijual	(13.631)
	iii. Pajak revaluasi aset tetap	(250.258)
	h. Others	-
20.	Difference in quasi-reorganization	-
21.	Difference in restructuring under common control	-
22.	Other Equity	-
23.	Reserves	-
	a. General reserves	22.874.085
	b. Appropriated reserves	140.000
24.	Gain/loss	-
	a. Previous years	419.911
	b. Current year	467.908
	TOTAL EQUITIES	37.448.401
	TOTAL LIABILITIES AND EQUITIES	183.575.002

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	2.322.687
	b. Foreign currency	110.070
2.	Interest Expenses	
	a. Rupiah	1.043.212
	b. Foreign currency	11.254
	Net Interest Income (Expenses)	1.378.291
B. Operational Income and Expenses Other than Interest		
1.	Operational Income Other than Interest	377.673
	a. Positive mark to market on financial assets	
	i. Securities	1.508
	ii. Loans	-
	iii. Spot and derivatives	31.196
	iv. Other financial assets	-
	b. Negative mark to market on financial liabilities	-
	c. Gain on sale of financial assets	
	i. Securities	84.207
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain on spot and derivatives (realised)	33.757
	e. Dividend	-
	f. Gain on investment under equity method	-
	g. Commission/provision/fee and administration	59.726
	h. Recovery of asset impairment	91.655
	i. Other income	75.624
2.	Operational Expenses Other than Interest	1.145.932
	a. Negative mark to market on financial assets	
	i. Securities	24.739
	ii. Loans	-
	iii. Spot and derivatives	23.114
	iii. Other financial assets	-
	b. Positive mark to market on financial liabilities	-
	c. Loss on sale of financial assets	-
	i. Securities	234
	ii. Loans	-
	iii. Other financial assets	-
	d. Loss on spot and derivatives (realised)	15.250
	e. Impairment on financial assets	-
	i. Securities	-
	ii. Loans	375.603
	iii. Sharia financing	-
	iv. Other financial assets	4.628
	f. Losses on operational risk	177
	g. Losses on investment under equity method	-
	h. Commission/provision/fee, and administration	2.108
	i. Impairment of other assets (non financial assets)	1.261
	j. Personnel expenses	283.171
	k. Promotion expenses	3.374
	l. Other expenses	412.273
	Net Operational Income (Expenses) Other than Interest	(768.259)
	OPERATIONAL PROFIT (LOSS)	610.032

NON OPERATIONAL INCOME (EXPENSES)	
1. Gain (loss) on sale of fixed assets and equipment	(207)
2. Gain (loss) on foreign exchange translation	15.422
3. Other non operational income (expenses)	(2.911)
NON OPERATIONAL PROFIT (LOSS)	12.304
CURRENT YEAR PROFIT (LOSS) BEFORE TAX	622.336
Income taxes	
a. Estimated current year tax	(160.206)
b. Deferred tax income (expenses)	5.778
NET PROFIT (LOSS)	467.908
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	-
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	(47.677)
c. Effective portion of cash flow hedge	-
d. Others	-
e. Income tax relating to items that will be reclassified to profit or loss	11.919
OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	(35.758)
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	432.150
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
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No.	ACCOUNTS	2020
I.	COMMITTED CLAIMS	
	1. Unused borrowing	
	a. Rupiah	-
	b. Foreign currency	-
	2. Outstanding spot and derivatives (purchased)	6.297.970
	3. Others	-
II.	COMMITTED LIABILITIES	
	1. Undisbursed loan facilities to debtors	
	a. BUMN	
	i. Committed	
	- Rupiah	599.999
	- Foreign currency	1
	ii. Uncommitted	
	- Rupiah	300.001
	- Foreign currency	3.228.187
	b. Others	
	i. Committed	26.688.849
	ii. Uncommitted	7.750.648
	2. Undisbursed loan facilities to other banks	
	a. Committed	
	i. Rupiah	31.515
	ii. Foreign currency	-
	b. Uncommitted	
	i. Rupiah	-
	ii. Foreign currency	-
	3. Outstanding irrevocable L/C	
	a. Foreign L/C	370.694
	b. Local L/C	380.587
	4. Outstanding spot and derivatives (sold)	6.290.188
	5. Others	-
III.	CONTINGENT CLAIMS	
	1. Received guarantees	
	a. Rupiah	-
	b. Foreign currency	-
	2. Accrued interest	
	a. Loan Interest	1.211.302
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	
	1. Issued guarantees	
	a. Rupiah	707.260
	b. Foreign currency	56.938
	2. Others	497.213