

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

No.	ACCOUNTS	2020
<b>ASSETS</b>		
1.	Cash	1,411,829
2.	Placement to Bank Indonesia	9,253,888
3.	Interbank placement	3,913,981
4.	Spot and derivatives claims	283,761
5.	Securities	
	a. Measured at fair value through profit or loss	2,250,289
	b. Measured at fair value through other comprehensive income	1,663,339
	c. Measured at amortized cost	8,551,249
6.	Securities sold under repurchased agreement (repo)	-
7.	Claims on securities bought under reverse repo	14,432,745
8.	Acceptance claims	2,121,420
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	131,705,526
10.	Sharia financing	-
11.	Equity investment	2,301,776
12.	Impairment on financial assets -/-	
	a. Securities	(1)
	b. Loans	(6,404,289)
	c. Others	(2,778)
13.	Intangible assets	278,117
	Accumulated amortisation on intangible assets -/-	(228,973)
14.	Fixed assets and equipment	10,270,672
	Accumulated depreciation on fixed assets and equipment -/-	(250,944)
15.	Non Productive Asset	
	a. Abandoned property	173,118
	b. Foreclosed assets	1,373,192
	c. Suspense accounts	-
	d. Interbranch assets	
	i. Conducting operational activities in Indonesia	4
	ii. Conducting operational activities outside Indonesia	-
16.	Impairment of non financial assets -/-	-
17.	Leasing	-
18.	Deferred tax assets	52,527
19.	Other assets	1,981,910
	<b>TOTAL ASSETS</b>	<b>185,132,358</b>

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No.	ACCOUNTS	2020
<b>LIABILITIES AND EQUITIES</b>		
	<b>LIABILITIES</b>	
1.	Current account	10,981,386
2.	Saving account	40,303,080
3.	Time deposit	76,249,063
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	1,161,901
7.	Spot and derivatives liabilities	278,650
8.	Liabilities on securities sold under repurchase agreement	-
9.	Acceptance liabilities	2,126,032
10.	Issued securities	9,604,151
11.	Loans received	3,785,898
12.	Margin deposit	230,554
13.	Interbranch liabilities	
	a. Conducting operational activities in Indonesia	-
	b. Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	2,745,614
16.	Profit Sharing investment	-
	<b>TOTAL LIABILITIES</b>	<b>147,466,329</b>
	<b>EQUITIES</b>	
17.	Paid in capital	
	a. Capital	9,600,000
	b. Unpaid capital -/-	(7,191,235)
	c. Treasury stock -/-	(610)
18.	Additional paid in capital	
	a. Agio	3,440,707
	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	58,248
	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	(306,810)
	i. Pajak aktuarial	(43,265)
	ii. Pajak aset yang tersedia untuk dijual	(13,287)
	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	421,546
	b. Current year	692,401
	<b>TOTAL EQUITIES</b>	<b>37,666,029</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>185,132,358</b>

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**March 31, 2020 (Unaudited)**  
**In Millions Rupiah**

No.	ACCOUNTS	2020
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	<b>Interest Income</b>	
	a. Rupiah	3,494,278
	b. Foreign currency	167,278
2.	<b>Interest Expenses</b>	
	a. Rupiah	1,576,180
	b. Foreign currency	15,367
	<b>Net Interest Income (Expenses)</b>	<b>2,070,009</b>
<b>B. Operational Income and Expenses Other than Interest</b>		
1.	<b>Operational Income Other than Interest</b>	<b>574,516</b>
	a. Positive mark to market on financial assets	
	i. Securities	3,118
	ii. Loans	-
	iii. Spot and derivatives	86,850
	iv. Other financial assets	-
	b. Negative mark to market on financial liabilities	-
	c. Gain on sale of financial assets	
	i. Securities	108,728
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain on spot and derivatives (realised)	76,677
	e. Dividend	-
	f. Gain on investment under equity method	-
	g. Commission/provision/fee and administration	89,382
	h. Recovery of asset impairment	100,002
	i. Other income	109,759
2.	<b>Operational Expenses Other than Interest</b>	<b>1,752,112</b>
	a. Negative mark to market on financial assets	
	i. Securities	186,487
	ii. Loans	-
	iii. Spot and derivatives	81,444
	iii. Other financial assets	-
	b. Positive mark to market on financial liabilities	-
	c. Loss on sale of financial assets	-
	i. Securities	364
	ii. Loans	-
	iii. Other financial assets	-
	d. Loss on spot and derivatives (realised)	10,387
	e. Impairment on financial assets	-
	i. Securities	-
	ii. Loans	421,458
	iii. Sharia financing	-
	iv. Other financial assets	2,954
	f. Losses on operational risk	280
	g. Losses on investment under equity method	-
	h. Commission/provision/fee, and administration	2,925
	i. Impairment of other assets (non financial assets)	1,953
	j. Personnel expenses	405,105
	k. Promotion expenses	5,852
	l. Other expenses	632,903
	<b>Net Operational Income (Expenses) Other than Interest</b>	<b>(1,177,596)</b>
	<b>OPERATIONAL PROFIT (LOSS)</b>	<b>892,413</b>

<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipment	(78)
2.	Gain (loss) on foreign exchange translation	50,969
3.	Other non operational income (expenses)	(24,459)
	<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>26,432</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>918,845</b>
	Income taxes	
	a. Estimated current year tax	(273,497)
	b. Deferred tax income (expenses)	47,053
	<b>NET PROFIT (LOSS)</b>	<b>692,401</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	-
	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 measured at fair value through other comprehensive income	(75,278)
	c. Effective portion of cash flow hedge	-
	d. Others	-
	e. Income tax relating to items that will be reclassified to profit or loss	12,263
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX</b>	<b>(63,015)</b>
<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>		<b>629,386</b>
<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>		-

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**March 31, 2020 (Unaudited)**  
**In Millions Rupiah**

No.	ACCOUNTS	2020
<b>I.</b>	<b>COMMITTED CLAIMS</b>	
	1. Unused borrowing	
	a. Rupiah	-
	b. Foreign currency	-
	2. Outstanding spot and derivatives (purchased)	4,840,218
	3. Others	-
<b>II.</b>	<b>COMMITTED LIABILITIES</b>	
	1. Undisbursed loan facilities to debtors	
	a. BUMN	
	i. Committed	
	- Rupiah	450,000
	- Foreign currency	-
	ii. Uncommitted	
	- Rupiah	190,001
	- Foreign currency	3,669,749
	b. Others	
	i. Committed	26,054,099
	ii. Uncommitted	10,988,850
	2. Undisbursed loan facilities to other banks	
	a. Committed	
	i. Rupiah	27,697
	ii. Foreign currency	-
	b. Uncommitted	
	i. Rupiah	-
	ii. Foreign currency	-
	3. Outstanding irrevocable L/C	
	a. Foreign L/C	444,434
	b. Local L/C	555,328
	4. Outstanding spot and derivatives (sold)	4,836,193
	5. Others	-
<b>III.</b>	<b>CONTINGENT CLAIMS</b>	
	1. Received guarantees	
	a. Rupiah	-
	b. Foreign currency	-
	2. Accrued interest	
	a. Loan Interest	1,073,196
	b. Other interest	-
	3. Others	210,130
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	
	1. Issued guarantees	
	a. Rupiah	715,421
	b. Foreign currency	86,286
	2. Others	459,156