

STATEMENTS OF FINANCIAL POSITIONS
April 30, 2020 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2020
ASSETS		
1.	Cash	1,751,007
2.	Placement to Bank Indonesia	14,934,786
3.	Interbank placement	4,019,880
4.	Spot and derivatives claims	55,607
5.	Securities	
	a. Measured at fair value through profit or loss	2,234,450
	b. Measured at fair value through other comprehensive income	3,025,729
	c. Measured at amortized cost	8,325,373
6.	Securities sold under repurchased agreement (repo)	-
7.	Claims on securities bought under reverse repo	11,283,616
8.	Acceptance claims	2,439,842
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	127,880,868
10.	Sharia financing	-
11.	Equity investment	2,297,896
12.	Impairment on financial assets -/-	
	a. Securities	(1)
	b. Loans	(6,515,361)
	c. Others	(3,132)
13.	Intangible assets	278,117
	Accumulated amortisation on intangible assets -/-	(230,054)
14.	Fixed assets and equipment	10,273,790
	Accumulated depreciation on fixed assets and equipment -/-	(281,615)
15.	Non Productive Asset	
	a. Abandoned property	172,758
	b. Foreclosed assets	1,440,009
	c. Suspense accounts	-
	d. Interbranch assets	
	i. Conducting operational activities in Indonesia	50
	ii. Conducting operational activities outside Indonesia	-
16.	Impairment of non financial assets -/-	-
17.	Leasing	-
18.	Deferred tax assets	87,067
19.	Other assets	2,002,332
	TOTAL ASSETS	185,473,014

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LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	10,239,463
2.	Saving account	39,209,010
3.	Time deposit	78,297,560
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	1,011,355
7.	Spot and derivatives liabilities	60,168
8.	Liabilities on securities sold under repurchase agreement	-
9.	Acceptance liabilities	2,446,345
10.	Issued securities	9,604,944
11.	Loans received	3,786,150
12.	Margin deposit	238,800
13.	Interbranch liabilities	-
	a. Conducting operational activities in Indonesia	-
	b. Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	2,665,179
16.	Profit Sharing investment	-
	TOTAL LIABILITIES	147,558,974
EQUITIES		
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	65,723
	c. Effective portion of cash flow hedge	-
	d. Difference in fixed asset revaluation	7,764,422
	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	(270,288)
	i. Pajak aktuarial	(38,074)
	ii. Pajak aset yang tersedia untuk dijual	(12,135)
	iii. Pajak revaluasi aset tetap	(220,079)
	h. Others	-
20.	Difference in quasi-reorganization	-
21.	Difference in restructuring under common control	-
22.	Other Equity	-
23.	Reserves	
	a. General reserves	22,874,300
	b. Appropriated reserves	140,000
24.	Gain/loss	
	a. Previous years	420,346
	b. Current year	897,616
	TOTAL EQUITIES	37,914,040
	TOTAL LIABILITIES AND EQUITIES	185,473,014

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
April 30, 2020 (Unaudited)
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No.	ACCOUNTS	2020
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	
	a. Rupiah	4,577,878
	b. Foreign currency	224,881
2.	Interest Expenses	
	a. Rupiah	2,095,721
	b. Foreign currency	18,347
	Net Interest Income (Expenses)	2,688,691
B. Operational Income and Expenses Other than Interest		
1.	Operational Income Other than Interest	650,098
	a. Positive mark to market on financial assets	
	i. Securities	2,087
	ii. Loans	-
	iii. Spot and derivatives	2,963
	iv. Other financial assets	-
	b. Negative mark to market on financial liabilities	-
	c. Gain on sale of financial assets	
	i. Securities	113,511
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain on spot and derivatives (realised)	94,057
	e. Dividend	-
	f. Gain on investment under equity method	-
	g. Commission/provision/fee and administration	116,127
	h. Recovery of asset impairment	196,185
	i. Other income	125,168
2.	Operational Expenses Other than Interest	2,212,245
	a. Negative mark to market on financial assets	
	i. Securities	190,269
	ii. Loans	-
	iii. Spot and derivatives	7,230
	iii. Other financial assets	-
	b. Positive mark to market on financial liabilities	-
	c. Loss on sale of financial assets	-
	i. Securities	528
	ii. Loans	-
	iii. Other financial assets	-
	d. Loss on spot and derivatives (realised)	14,656
	e. Impairment on financial assets	-
	i. Securities	-
	ii. Loans	597,781
	iii. Sharia financing	-
	iv. Other financial assets	2,899
	f. Losses on operational risk	296
	g. Losses on investment under equity method	-
	h. Commission/provision/fee, and administration	3,813
	i. Impairment of other assets (non financial assets)	1,953
	j. Personnel expenses	548,515
	k. Promotion expenses	11,844
	l. Other expenses	832,461
	Net Operational Income (Expenses) Other than Interest	(1,562,147)
	OPERATIONAL PROFIT (LOSS)	1,126,544

NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipment	48
2.	Gain (loss) on foreign exchange translation	44,800
3.	Other non operational income (expenses)	(26,796)
	NON OPERATIONAL PROFIT (LOSS)	18,052
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	1,144,596
	Income taxes	
	a. Estimated current year tax	(292,050)
	b. Deferred tax income (expenses)	45,070
	NET PROFIT (LOSS)	897,616
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	35,370
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	(67,803)
	c. Effective portion of cash flow hedge	-
	d. Others	-
	e. Income tax relating to items that will be reclassified to profit or loss	13,415
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	(19,018)
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT		878,598
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
April 30, 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)	2,901,423
	3. Others	-
II.	COMMITTED LIABILITIES	
	1. Undisbursed loan facilities to debtors	
	a. BUMN	
	i. Committed	
	- Rupiah	550,000
	- Foreign currency	-
	ii. Uncommitted	
	- Rupiah	190,001
	- Foreign currency	3,361,750
	b. Others	
	i. Committed	26,431,141
	ii. Uncommitted	11,060,600
	2. Undisbursed loan facilities to other banks	
	a. Committed	
	i. Rupiah	25,783
	ii. Foreign currency	-
	b. Uncommitted	
	i. Rupiah	-
	ii. Foreign currency	-
	3. Outstanding irrevocable L/C	
	a. Foreign L/C	361,401
	b. Local L/C	511,490
	4. Outstanding spot and derivatives (sold)	2,906,003
	5. Others	-
III.	CONTINGENT CLAIMS	
	1. Received guarantees	
	a. Rupiah	-
	b. Foreign currency	-
	2. Accrued interest	
	a. Loan Interest	1,119,621
	b. Other interest	-
	3. Others	280,449
IV.	CONTINGENT LIABILITIES	
	1. Issued guarantees	
	a. Rupiah	735,418
	b. Foreign currency	56,347
	2. Others	441,390