

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

No.	ACCOUNTS	2020
ASSETS		
1.	Cash	1,724,564
2.	Placement to Bank Indonesia	7,232,288
3.	Interbank placement	4,603,924
4.	Spot and derivatives claims	68,946
5.	Securities	
	a. Measured at fair value through profit or loss	2,200,469
	b. Measured at fair value through other comprehensive income	15,131,994
	c. Measured at amortized cost	8,300,349
6.	Securities sold under repurchased agreement (repo)	-
7.	Claims on securities bought under reverse repo	12,899,013
8.	Acceptance claims	2,533,264
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	124,821,230
10.	Sharia financing	-
11.	Equity investment	2,290,912
12.	Impairment on financial assets -/-	
	a. Securities	(1)
	b. Loans	(6,305,086)
	c. Others	(2,614)
13.	Intangible assets	278,117
	Accumulated amortisation on intangible assets -/-	(231,138)
14.	Fixed assets and equipment	10,274,670
	Accumulated depreciation on fixed assets and equipment -/-	(311,867)
15.	Non Productive Asset	
	a. Abandoned property	172,398
	b. Foreclosed assets	1,446,374
	c. Suspense accounts	-
	d. Interbranch assets	
	i. Conducting operational activities in Indonesia	183
	ii. Conducting operational activities outside Indonesia	-
16.	Impairment of non financial assets -/-	-
17.	Leasing	-
18.	Deferred tax assets	-
19.	Other assets	2,130,872
	TOTAL ASSETS	189,258,861

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LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	10,183,859
2.	Saving account	39,283,907
3.	Time deposit	82,005,703
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	404,842
7.	Spot and derivatives liabilities	69,656
8.	Liabilities on securities sold under repurchase agreement	-
9.	Acceptance liabilities	2,539,290
10.	Issued securities	9,605,742
11.	Loans received	3,786,404
12.	Margin deposit	219,509
13.	Interbranch liabilities	
	a. Conducting operational activities in Indonesia	-
	b. Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	47,271
15.	Other liabilities	2,636,310
16.	Profit Sharing investment	-
	TOTAL LIABILITIES	150,782,493
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	573,626
	c. Effective portion of cash flow hedge	-
	d. Difference in fixed asset revaluation	7,764,379
	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	(383,209)
	h. Others	-
20.	Difference in quasi-reorganization	-
21.	Difference in restructuring under common control	-
22.	Other Equity	-
23.	Reserves	
	a. General reserves	22,874,343
	b. Appropriated reserves	140,000
24.	Gain/loss	
	a. Previous years	420,143
	b. Current year	1,065,165
	TOTAL EQUITIES	38,476,368
	TOTAL LIABILITIES AND EQUITIES	189,258,861

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
May 31, 2020 (Unaudited)
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No.	ACCOUNTS	2020
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	
	a. Rupiah	5,649,804
	b. Foreign currency	269,063
2.	Interest Expenses	
	a. Rupiah	2,639,165
	b. Foreign currency	21,032
	Net Interest Income (Expenses)	3,258,670
B. Operational Income and Expenses Other than Interest		
1.	Operational Income Other than Interest	711,368
	a. Positive mark to market on financial assets	
	i. Securities	2,536
	ii. Loans	-
	iii. Spot and derivatives	11,673
	iv. Other financial assets	-
	b. Negative mark to market on financial liabilities	-
	c. Gain on sale of financial assets	
	i. Securities	118,281
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain on spot and derivatives (realised)	104,372
	e. Dividend	-
	f. Gain on investment under equity method	-
	g. Commission/provision/fee and administration	142,099
	h. Recovery of asset impairment	190,138
	i. Other income	142,269
2.	Operational Expenses Other than Interest	2,633,798
	a. Negative mark to market on financial assets	
	i. Securities	94,423
	ii. Loans	-
	iii. Spot and derivatives	12,088
	iii. Other financial assets	-
	b. Positive mark to market on financial liabilities	-
	c. Loss on sale of financial assets	
	i. Securities	691
	ii. Loans	-
	iii. Other financial assets	-
	d. Loss on spot and derivatives (realised)	17,733
	e. Impairment on financial assets	
	i. Securities	-
	ii. Loans	782,019
	iii. Sharia financing	-
	iv. Other financial assets	3,824
	f. Losses on operational risk	299
	g. Losses on investment under equity method	-
	h. Commission/provision/fee, and administration	4,061
	i. Impairment of other assets (non financial assets)	1,953
	j. Personnel expenses	685,111
	k. Promotion expenses	13,151
	l. Other expenses	1,018,445
	Net Operational Income (Expenses) Other than Interest	(1,922,430)
	OPERATIONAL PROFIT (LOSS)	1,336,240

NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipment	85
2.	Gain (loss) on foreign exchange translation	48,131
3.	Other non operational income (expenses)	(27,518)
NON OPERATIONAL PROFIT (LOSS)		20,698
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		1,356,938
Income taxes		
	a. Estimated current year tax	(315,427)
	b. Deferred tax income (expenses)	23,654
NET PROFIT (LOSS)		1,065,165
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	35,380
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 measured at fair value through other comprehensive income	440,100
	c. Effective portion of cash flow hedge	-
	d. Others	-
	e. Income tax relating to items that will be reclassified to profit or loss	(99,516)
OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX		375,964
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT		1,441,129
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)	4,184,476
	3. Others	-
II.	COMMITTED LIABILITIES	
	1. Undisbursed loan facilities to debtors	
	a. BUMN	
	i. Committed	
	- Rupiah	650,000
	- Foreign currency	-
	ii. Uncommitted	
	- Rupiah	235,001
	- Foreign currency	4,442,080
	b. Others	
	i. Committed	26,801,850
	ii. Uncommitted	8,844,634
	2. Undisbursed loan facilities to other banks	
	a. Committed	
	i. Rupiah	32,737
	ii. Foreign currency	-
	b. Uncommitted	
	i. Rupiah	-
	ii. Foreign currency	-
	3. Outstanding irrevocable L/C	
	a. Foreign L/C	461,394
	b. Local L/C	344,028
	4. Outstanding spot and derivatives (sold)	4,185,076
	5. Others	-
III.	CONTINGENT CLAIMS	
	1. Received guarantees	
	a. Rupiah	-
	b. Foreign currency	-
	2. Accrued interest	
	a. Loan Interest	1,027,163
	b. Other interest	-
	3. Others	402,684
IV.	CONTINGENT LIABILITIES	
	1. Issued guarantees	
	a. Rupiah	726,167
	b. Foreign currency	54,921
	2. Others	457,387