

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

No.	ACCOUNTS	2020
ASSETS		
1.	Cash	1,241,105
2.	Placement to Bank Indonesia	4,855,375
3.	Interbank placement	4,291,399
4.	Spot and derivatives claims	20,108
5.	Securities	
	a. Measured at fair value through profit or loss	2,357,538
	b. Measured at fair value through other comprehensive income	30,516,067
	c. Measured at amortized cost	7,912,680
6.	Securities sold under repurchased agreement (repo)	-
7.	Claims on securities bought under reverse repo	6,776,528
8.	Acceptance claims	2,553,418
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	121,709,076
10.	Sharia financing	-
11.	Equity investment	2,293,240
12.	Impairment on financial assets -/-	
	a. Securities	(34)
	b. Loans	(5,498,345)
	c. Others	(4,745)
13.	Intangible assets	278,117
	Accumulated amortisation on intangible assets -/-	(232,081)
14.	Fixed assets and equipment	10,272,658
	Accumulated depreciation on fixed assets and equipment -/-	(341,723)
15.	Non Productive Asset	
	a. Abandoned property	172,038
	b. Foreclosed assets	1,490,196
	c. Suspense accounts	-
	d. Interbranch assets	
	i. Conducting operational activities in Indonesia	-
	ii. Conducting operational activities outside Indonesia	-
16.	Impairment of non financial assets -/-	-
17.	Leasing	-
18.	Deferred tax assets	-
19.	Other assets	2,147,774
	TOTAL ASSETS	192,810,389

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LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	10,575,946
2.	Saving account	40,662,520
3.	Time deposit	82,763,818
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	475,718
7.	Spot and derivatives liabilities	23,113
8.	Liabilities on securities sold under repurchase agreement	402,045
9.	Acceptance liabilities	2,559,017
10.	Issued securities	9,606,546
11.	Loans received	3,786,660
12.	Margin deposit	192,928
13.	Interbranch liabilities	-
	a. Conducting operational activities in Indonesia	2
	b. Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	129,668
15.	Other liabilities	2,653,639
16.	Profit Sharing investment	-
	TOTAL LIABILITIES	153,831,620
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	922,325
	c. Effective portion of cash flow hedge	-
	d. Difference in fixed asset revaluation	7,757,785
	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	(460,033)
	h. Others	-
20.	Difference in quasi-reorganization	-
21.	Difference in restructuring under common control	-
22.	Other Equity	-
23.	Reserves	-
	a. General reserves	23,294,149
	b. Appropriated reserves	140,000
24.	Gain/loss	-
	a. Previous years	-
	b. Current year	1,302,622
	TOTAL EQUITIES	38,978,769
	TOTAL LIABILITIES AND EQUITIES	192,810,389

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
June 30, 2020 (Unaudited)
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No.	ACCOUNTS	2020
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	
	a. Rupiah	6,732,388
	b. Foreign currency	317,142
2.	Interest Expenses	
	a. Rupiah	3,182,713
	b. Foreign currency	23,513
	Net Interest Income (Expenses)	3,843,304
B. Operational Income and Expenses Other than Interest		
1.	Operational Income Other than Interest	868,126
	a. Positive mark to market on financial assets	
	i. Securities	2,801
	ii. Loans	-
	iii. Spot and derivatives	10,677
	iv. Other financial assets	-
	b. Negative mark to market on financial liabilities	-
	c. Gain on sale of financial assets	
	i. Securities	138,036
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain on spot and derivatives (realised)	107,033
	e. Dividend	23,883
	f. Gain on investment under equity method	-
	g. Commission/provision/fee and administration	167,114
	h. Recovery of asset impairment	253,655
	i. Other income	164,927
2.	Operational Expenses Other than Interest	3,080,451
	a. Negative mark to market on financial assets	
	i. Securities	64,564
	ii. Loans	-
	iii. Spot and derivatives	13,388
	iii. Other financial assets	-
	b. Positive mark to market on financial liabilities	-
	c. Loss on sale of financial assets	
	i. Securities	825
	ii. Loans	-
	iii. Other financial assets	-
	d. Loss on spot and derivatives (realised)	11
	e. Impairment on financial assets	
	i. Securities	-
	ii. Loans	950,359
	iii. Sharia financing	-
	iv. Other financial assets	1,871
	f. Losses on operational risk	374
	g. Losses on investment under equity method	-
	h. Commission/provision/fee, and administration	4,764
	i. Impairment of other assets (non financial assets)	1,203
	j. Personnel expenses	819,737
	k. Promotion expenses	14,635
	l. Other expenses	1,208,720
	Net Operational Income (Expenses) Other than Interest	(2,212,325)
	OPERATIONAL PROFIT (LOSS)	1,630,979

NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipment	(1,475)
2.	Gain (loss) on foreign exchange translation	50,208
3.	Other non operational income (expenses)	(27,666)
	NON OPERATIONAL PROFIT (LOSS)	21,067
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	1,652,046
	Income taxes	
	a. Estimated current year tax	(367,504)
	b. Deferred tax income (expenses)	18,080
	NET PROFIT (LOSS)	1,302,622
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed assets revaluation	(6,595)
	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	35,435
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	788,799
	c. Effective portion of cash flow hedge	-
	d. Others	-
	e. Income tax relating to items that will be reclassified to profit or loss	(176,394)
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	641,245
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT		1,943,867
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
June 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)	2,189,200
	3. Others	-
II.	COMMITTED LIABILITIES	
	1. Undisbursed loan facilities to debtors	
	a. BUMN	
	i. Committed	
	- Rupiah	750,000
	- Foreign currency	-
	ii. Uncommitted	
	- Rupiah	235,001
	- Foreign currency	2,900,139
	b. Others	
	i. Committed	26,694,956
	ii. Uncommitted	8,797,100
	2. Undisbursed loan facilities to other banks	
	a. Committed	
	i. Rupiah	26,729
	ii. Foreign currency	-
	b. Uncommitted	
	i. Rupiah	-
	ii. Foreign currency	-
	3. Outstanding irrevocable L/C	
	a. Foreign L/C	358,868
	b. Local L/C	357,524
	4. Outstanding spot and derivatives (sold)	2,192,228
	5. Others	-
III.	CONTINGENT CLAIMS	
	1. Received guarantees	
	a. Rupiah	-
	b. Foreign currency	-
	2. Accrued interest	
	a. Loan Interest	486,988
	b. Other interest	-
	3. Others	470,138
IV.	CONTINGENT LIABILITIES	
	1. Issued guarantees	
	a. Rupiah	699,284
	b. Foreign currency	53,395
	2. Others	436,890