

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

| No.                 | ACCOUNTS                                                    | 2020               |
|---------------------|-------------------------------------------------------------|--------------------|
| <b>ASSETS</b>       |                                                             |                    |
| 1.                  | Cash                                                        | 1,173,616          |
| 2.                  | Placement to Bank Indonesia                                 | 2,574,317          |
| 3.                  | Interbank placement                                         | 3,771,142          |
| 4.                  | Spot and derivatives / forwards claims                      | 8,299              |
| 5.                  | Marketable securities                                       | 54,043,308         |
| 6.                  | Securities sold under repurchase agreements (repo)          | 948,787            |
| 7.                  | Securities purchased under resale agreements (reverse repo) | 4,552,074          |
| 8.                  | Acceptance receivables                                      | 2,739,394          |
| 9.                  | Loans                                                       | 119,527,743        |
| 10.                 | Sharia financing                                            | -                  |
| 11.                 | Investment                                                  | 2,283,152          |
| 12.                 | Other financial assets                                      | 1,379,907          |
| 13.                 | Allowance for impairment losses on financial assets -/      |                    |
|                     | a. Marketable securities                                    | 133                |
|                     | b. Loans and sharia financing                               | 4,732,550          |
|                     | c. Others                                                   | 5,374              |
| 14.                 | Intangible assets                                           | 278,117            |
|                     | Accumulated amortisation on intangible assets -/            | 233,140            |
| 15.                 | Fixed assets and equipment                                  | 10,283,234         |
|                     | Accumulated depreciation on fixed assets and equipment -/   | 370,454            |
| 16.                 | Non earning asset                                           |                    |
|                     | a. Idle properties                                          | 171,678            |
|                     | b. Foreclosed assets                                        | 1,477,275          |
|                     | c. Suspense accounts                                        | -                  |
|                     | d. Interbranch assets                                       | 11                 |
| 17.                 | Other assets                                                | 1,079,618          |
| <b>TOTAL ASSETS</b> |                                                             | <b>200,950,021</b> |

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|---------------------------------------|----------------------------------------------------|--------------------|
| <b>LIABILITIES AND EQUITIES</b>       |                                                    |                    |
| <b>LIABILITIES</b>                    |                                                    |                    |
| 1.                                    | Current account                                    | 10,766,665         |
| 2.                                    | Saving account                                     | 41,685,434         |
| 3.                                    | Time deposit                                       | 83,133,854         |
| 4.                                    | E - money                                          | -                  |
| 5.                                    | Loans from Bank Indonesia                          | -                  |
| 6.                                    | Borrowings from other banks                        | 4,174,173          |
| 7.                                    | Spot and derivaties / forwards liabilities         | 9,842              |
| 8.                                    | Securities sold under repurchase agreements (repo) | 2,220,638          |
| 9.                                    | Acceptance payables                                | 2,744,514          |
| 10.                                   | Marketable securities issued                       | 9,607,356          |
| 11.                                   | Borrowings                                         | 3,786,918          |
| 12.                                   | Security deposits                                  | 198,821            |
| 13.                                   | Interbranch liabilities                            | -                  |
| 14.                                   | Other liabilities                                  | 2,908,965          |
|                                       | <b>TOTAL LIABILITIES</b>                           | <b>161,237,180</b> |
| <b>EQUITIES</b>                       |                                                    |                    |
| 15.                                   | Issued and fully paid capital                      |                    |
|                                       | a. Authorized capital                              | 9,600,000          |
|                                       | b. Unpaid capital -/-                              | 7,191,235          |
|                                       | c. Treasury stock -/-                              | 610                |
| 16.                                   | Additional paid-up capital                         |                    |
|                                       | a. Agio                                            | 3,440,707          |
|                                       | b. Disagio -/-                                     | -                  |
|                                       | c. Donated capital                                 | -                  |
|                                       | d. Others                                          | -                  |
| 17.                                   | Other comprehensive income                         |                    |
|                                       | a. Gain                                            | 8,955,041          |
|                                       | b. Loss -/-                                        | 37,660             |
| 18.                                   | Reserves                                           |                    |
|                                       | a. General reserves                                | 23,294,412         |
|                                       | b. Spesific reserves                               | 140,000            |
| 19.                                   | Retained earnings                                  |                    |
|                                       | a. Previous years                                  | -                  |
|                                       | b. Current year                                    | 1,512,186          |
|                                       | c. Dividends paid -/-                              | -                  |
|                                       | <b>TOTAL EQUITIES</b>                              | <b>39,712,841</b>  |
| <b>TOTAL LIABILITIES AND EQUITIES</b> |                                                    | <b>200,950,021</b> |

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**

July 31, 2020 (Unaudited)

In Millions Rupiah

| No.                                             | ACCOUNTS                                                                                                                | 2020               |
|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|--------------------|
| <b>OPERATIONAL INCOME AND EXPENSES</b>          |                                                                                                                         |                    |
| <b>A. Interest Income and Expenses</b>          |                                                                                                                         |                    |
| 1.                                              | Interest income                                                                                                         | 8,159,794          |
| 2.                                              | Interest expenses                                                                                                       | 3,758,214          |
|                                                 | <b>Net interest income (expenses)</b>                                                                                   | <b>4,401,580</b>   |
| <b>B. Other Operational Income and Expenses</b> |                                                                                                                         |                    |
| 1.                                              | Gain (loss) from increase (decrease) in fair value of financial assets                                                  | (15,255)           |
| 2.                                              | Gain (loss) from decrease (increase) in fair value of financial liabilities                                             | -                  |
| 3.                                              | Gain (loss) from sale of financial assets                                                                               | 185,774            |
| 4.                                              | Gain (loss) from spot and derivative transaction (realised)                                                             | 116,856            |
| 5.                                              | Gain (loss) from investment under equity method                                                                         | -                  |
| 6.                                              | Gain (loss) on foreign currencies translation                                                                           | 49,409             |
| 7.                                              | Dividend                                                                                                                | 35,523             |
| 8.                                              | Commissions/provision/fees and administrative                                                                           | 191,271            |
| 9.                                              | Other income                                                                                                            | 194,871            |
| 10.                                             | Impairment losses on financial assets                                                                                   | 818,422            |
| 11.                                             | Losses related to operational risk                                                                                      | 489                |
| 12.                                             | Salaries and employee benefits                                                                                          | 963,372            |
| 13.                                             | Promotion expenses                                                                                                      | 16,736             |
| 14.                                             | Other expenses                                                                                                          | 1,414,113          |
|                                                 | <b>Other Operational Income (Expenses)</b>                                                                              | <b>(2,454,683)</b> |
|                                                 | <b>OPERATIONAL PROFIT (LOSS)</b>                                                                                        | <b>1,946,897</b>   |
| <b>NON OPERATIONAL INCOME (EXPENSES)</b>        |                                                                                                                         |                    |
| 1.                                              | Gain/(loss) from sale of premises and equipment                                                                         | (1,332)            |
| 2.                                              | Other non operating income (expenses)                                                                                   | (30,627)           |
|                                                 | <b>NON OPERATIONAL PROFIT (LOSS)</b>                                                                                    | <b>(31,959)</b>    |
|                                                 | <b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>                                                                            | <b>1,914,938</b>   |
|                                                 | Income taxes                                                                                                            |                    |
|                                                 | a. Income tax expenses -/-                                                                                              | 413,211            |
|                                                 | b. Deferred tax expenses (income)                                                                                       | 10,459             |
|                                                 | <b>CURRENT YEAR NET PROFIT (LOSS)</b>                                                                                   | <b>1,512,186</b>   |
| <b>OTHER COMPREHENSIVE INCOME</b>               |                                                                                                                         |                    |
| 1                                               | <b>Items that will not be reclassified to profit or loss</b>                                                            |                    |
|                                                 | a. Gain on fixed asset revaluation                                                                                      | 23,661             |
|                                                 | b. Remeasurement on defined benefit program                                                                             | 5,191              |
|                                                 | c. Others                                                                                                               | -                  |
| 2.                                              | <b>Items that will be reclassified to profit or loss</b>                                                                |                    |
|                                                 | a. Gain (loss) from adjustment of financial statements translation                                                      | -                  |
|                                                 | b. Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income | 1,136,769          |
|                                                 | c. Others                                                                                                               | -                  |
|                                                 | <b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX</b>                                    | <b>1,165,621</b>   |
|                                                 | <b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>                                                                          | <b>2,677,807</b>   |
|                                                 | <b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>                                                                         | <b>-</b>           |

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

| No.         | ACCOUNTS                                                      | 2020       |
|-------------|---------------------------------------------------------------|------------|
| <b>I.</b>   | <b>COMMITMENT RECEIVABLES</b>                                 |            |
| 1.          | Unused borrowing facilities                                   | -          |
| 2.          | Outstanding buying of spot and derivative / forward contract  | 1,626,189  |
| 3.          | Others                                                        | -          |
| <b>II.</b>  | <b>COMMITMENT PAYABLES</b>                                    |            |
| 1.          | Unused loans facilities granted to debtors                    |            |
| a.          | Committed                                                     | 27,473,463 |
| b.          | Uncommitted                                                   | 10,588,150 |
| 2.          | Outstanding irrevocable L/C                                   | 651,393    |
| 3.          | Outstanding selling of spot and derivative / forward contract | 1,627,764  |
| 4.          | Others                                                        | -          |
| <b>III.</b> | <b>CONTINGENT RECEIVABLES</b>                                 |            |
| 1.          | Guarantees received                                           | -          |
| 2.          | Others                                                        | 577,826    |
| <b>IV.</b>  | <b>CONTINGENT PAYABLES</b>                                    |            |
| 1.          | Guarantees issued                                             | 740,470    |
| 2.          | Others                                                        | 450,570    |