

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

No.	ACCOUNTS	2020
ASSETS		
1.	Cash	1,256,212
2.	Placement to Bank Indonesia	6,948,018
3.	Interbank placement	4,177,082
4.	Spot and derivatives / forwards claims	13,289
5.	Marketable securities	44,934,297
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchased under resale agreements (reverse repo)	8,702,767
8.	Acceptance receivables	2,363,079
9.	Loans	117,974,584
10.	Sharia financing	-
11.	Investment	2,266,856
12.	Other financial assets	1,377,696
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	28
	b. Loans and sharia financing	4,928,138
	c. Others	4,441
14.	Intangible assets	278,117
	Accumulated amortisation on intangible assets -/-	234,198
15.	Fixed assets and equipment	10,291,262
	Accumulated depreciation on fixed assets and equipment -/-	400,660
16.	Non earning asset	
	a. Idle properties	171,318
	b. Foreclosed assets	1,473,355
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	1,121,025
TOTAL ASSETS		197,781,492

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No.	ACCOUNTS	2020
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	11,151,331
2.	Saving account	42,723,323
3.	Time deposit	83,591,817
4.	E - money	-
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	811,644
7.	Spot and derivatives / forwards liabilities	13,182
8.	Securities sold under repurchase agreements (repo)	246,558
9.	Acceptance payables	2,367,468
10.	Marketable securities issued	9,608,170
11.	Borrowings	3,787,178
12.	Security deposits	167,966
13.	Interbranch liabilities	13
14.	Other liabilities	3,464,980
	TOTAL LIABILITIES	157,933,630
EQUITIES		
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	8,563,253
	b. Loss -/-	37,461
18.	Reserves	
	a. General reserves	23,294,456
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	-
	b. Current year	2,038,752
	c. Dividends paid -/-	-
	TOTAL EQUITIES	39,847,862
	TOTAL LIABILITIES AND EQUITIES	197,781,492

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
period January 1 to August 31, 2020 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2020
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	9,346,312
2.	Interest expenses	4,301,028
	Net interest income (expenses)	5,045,284
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(13,832)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	846,794
4.	Gain (loss) from spot and derivative transaction (realised)	124,631
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	56,296
7.	Dividend	35,523
8.	Commissions/provision/fees and administrative	214,771
9.	Other income	421,579
10.	Impairment losses on financial assets	1,030,651
11.	Losses related to operational risk	495
12.	Salaries and employee benefits	1,101,034
13.	Promotion expenses	18,394
14.	Other expenses	1,964,523
	Other Operational Income (Expenses)	(2,429,335)
	OPERATIONAL PROFIT (LOSS)	2,615,949
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	(1,227)
2.	Other non operating income (expenses)	(36,478)
	NON OPERATIONAL PROFIT (LOSS)	(37,705)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	2,578,244
	Income taxes	
	a. Income tax expenses -/-	552,911
	b. Deferred tax expenses (income)	13,419
	CURRENT YEAR NET PROFIT (LOSS)	2,038,752
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	23,678
	b. Remeasurement on defined benefit program	5,191
	c. Others	-
2.	Items that will be reclassified to profit or loss	
	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	745,308
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	774,177
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	2,812,929
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

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

No.	ACCOUNTS	2020
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	2,567,221
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	27,067,019
b.	Uncommitted	10,628,350
2.	Outstanding irrevocable L/C	691,460
3.	Outstanding selling of spot and derivative / forward contract	2,567,151
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	650,644
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	727,653
2.	Others	448,988