

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

No.	ACCOUNTS	2020
ASSETS		
1.	Cash	1,181,189
2.	Placement to Bank Indonesia	6,908,630
3.	Interbank placement	4,382,771
4.	Spot and derivatives / forwards claims	7,074
5.	Marketable securities	39,612,565
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchased under resale agreements (reverse repo)	15,512,579
8.	Acceptance receivables	2,353,652
9.	Loans	115,276,801
10.	Sharia financing	-
11.	Investment	2,262,588
12.	Other financial assets	1,212,831
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	23
	b. Loans and sharia financing	5,357,780
	c. Others	5,595
14.	Intangible assets	278,612
	Accumulated amortisation on intangible assets -/-	236,321
15.	Fixed assets and equipment	10,413,300
	Accumulated depreciation on fixed assets and equipment -/-	459,174
16.	Non earning asset	
	a. Idle properties	170,598
	b. Foreclosed assets	1,517,443
	c. Suspense accounts	-
	d. Interbranch assets	37
17.	Other assets	1,238,187
TOTAL ASSETS		196,269,964

STATEMENTS OF FINANCIAL POSITIONS

October 31, 2020 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2020
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	11,427,434
2.	Saving account	44,057,822
3.	Time deposit	80,526,122
4.	E - money	-
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	699,706
7.	Spot and derivatives / forwards liabilities	8,561
8.	Securities sold under repurchase agreements (repo)	-
9.	Acceptance payables	2,359,158
10.	Marketable securities issued	9,609,816
11.	Borrowings	3,787,705
12.	Security deposits	209,641
13.	Interbranch liabilities	-
14.	Other liabilities	3,128,159
	TOTAL LIABILITIES	155,814,124
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	8,599,337
	b. Loss -/-	37,398
18.	Reserves	
	a. General reserves	23,294,731
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	-
	b. Current year	2,610,308
	c. Dividends paid -/-	-
	TOTAL EQUITIES	40,455,840
	TOTAL LIABILITIES AND EQUITIES	196,269,964

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

October 31, 2020 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2020
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	11,654,594
2.	Interest expenses	5,297,163
	Net interest income (expenses)	6,357,431
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	4,767
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	1,361,577
4.	Gain (loss) from spot and derivative transaction (realised)	140,034
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	50,846
7.	Dividend	35,572
8.	Commissions/provision/fees and administrative	265,176
9.	Other income	566,624
10.	Impairment losses on financial assets	1,594,974
11.	Losses related to operational risk	791
12.	Salaries and employee benefits	1,396,659
13.	Promotion expenses	20,864
14.	Other expenses	2,424,244
	Other Operational Income (Expenses)	(3,012,936)
	OPERATIONAL PROFIT (LOSS)	3,344,495
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	(1,262)
2.	Other non operating income (expenses)	(38,722)
	NON OPERATIONAL PROFIT (LOSS)	(39,984)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	3,304,511
	Income taxes	
	a. Income tax expenses -/-	709,691
	b. Deferred tax expenses (income)	15,488
	CURRENT YEAR NET PROFIT (LOSS)	2,610,308
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	23,713
	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	781,629
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	810,533
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	3,420,841
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
October 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	1,304,039
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	27,245,645
b.	Uncommitted	9,182,850
2.	Outstanding irrevocable L/C	974,955
3.	Outstanding selling of spot and derivative / forward contract	1,305,536
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	786,365
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	723,884
2.	Others	499,813