

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

No.	ACCOUNTS	2020
ASSETS		
1.	Cash	1,277,968
2.	Placement to Bank Indonesia	4,150,790
3.	Interbank placement	5,571,736
4.	Spot and derivatives / forwards claims	7,123
5.	Marketable securities	38,672,104
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchased under resale agreements (reverse repo)	19,696,502
8.	Acceptance receivables	2,689,853
9.	Loans	113,807,471
10.	Sharia financing	-
11.	Investment	3,696,031
12.	Other financial assets	1,228,267
13.	Allowance for impairment losses on financial assets -/	
	a. Marketable securities	19
	b. Loans and sharia financing	5,431,630
	c. Others	6,351
14.	Intangible assets	279,099
	Accumulated amortisation on intangible assets -/	237,392
15.	Fixed assets and equipment	10,434,463
	Accumulated depreciation on fixed assets and equipment -/	488,140
16.	Non earning asset	
	a. Idle properties	170,238
	b. Foreclosed assets	1,523,207
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	619,272
TOTAL ASSETS		197,660,592

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LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	12,412,339
2.	Saving account	44,098,797
3.	Time deposit	79,177,546
4.	E - money	-
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	860,386
7.	Spot and derivatives / forwards liabilities	6,918
8.	Securities sold under repurchase agreements (repo)	-
9.	Acceptance payables	2,696,101
10.	Marketable securities issued	9,610,647
11.	Borrowings	3,787,972
12.	Security deposits	215,792
13.	Interbranch liabilities	8
14.	Other liabilities	3,312,960
	TOTAL LIABILITIES	156,179,466
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	9,327,167
	b. Loss -/-	35,981
18.	Reserves	
	a. General reserves	23,294,247
	b. Specific reserves	140,000
19.	Retained earnings	
	a. Previous years	-
	b. Current year	2,906,831
	c. Dividends paid -/-	-
	TOTAL EQUITIES	41,481,126
	TOTAL LIABILITIES AND EQUITIES	197,660,592

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

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In Millions Rupiah

No.	ACCOUNTS	2020
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	12,813,139
2.	Interest expenses	5,748,149
	Net interest income (expenses)	7,064,990
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	26,691
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	1,550,052
4.	Gain (loss) from spot and derivative transaction (realised)	146,114
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	72,824
7.	Dividend	35,572
8.	Commissions/provision/fees and administrative	291,016
9.	Other income	652,908
10.	Impairment losses on financial assets	1,731,480
11.	Losses related to operational risk	865
12.	Salaries and employee benefits	1,537,690
13.	Promotion expenses	22,074
14.	Other expenses	2,824,540
	Other Operational Income (Expenses)	(3,341,472)
	OPERATIONAL PROFIT (LOSS)	3,723,518
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	(1,260)
2.	Other non operating income (expenses)	(40,201)
	NON OPERATIONAL PROFIT (LOSS)	(41,461)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	3,682,057
	Income taxes	
	a. Income tax expenses -/-	789,086
	b. Deferred tax expenses (income)	13,860
	CURRENT YEAR NET PROFIT (LOSS)	2,906,831
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	23,709
	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	1,510,879
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	1,539,779
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	4,446,610
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
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No.	ACCOUNTS	2020
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	995,458
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	26,936,012
b.	Uncommitted	9,455,350
2.	Outstanding irrevocable L/C	624,349
3.	Outstanding selling of spot and derivative / forward contract	995,256
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	896,859
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	713,612
2.	Others	447,904