

STATEMENTS OF FINANCIAL POSITIONS
January 31, 2021 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2021
ASSETS		
1.	Cash	1,499,568
2.	Placement to Bank Indonesia	2,931,800
3.	Interbank placement	5,306,590
4.	Spot and derivatives / forwards claims	3,365
5.	Marketable securities	43,827,155
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchased under resale agreements (reverse repo)	14,401,434
8.	Acceptance receivables	2,391,289
9.	Loans	112,418,276
10.	Sharia financing	-
11.	Investment	3,702,407
12.	Other financial assets	1,462,387
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	30
	b. Loans and sharia financing	5,707,044
	c. Others	4,957
14.	Intangible assets	304,077
	Accumulated amortisation on intangible assets -/-	239,937
15.	Fixed assets and equipment	10,449,570
	Accumulated depreciation on fixed assets and equipment -/-	521,095
16.	Non earning asset	
	a. Idle properties	167,508
	b. Foreclosed assets	1,558,362
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	983,007
TOTAL ASSETS		194,933,732

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No.	ACCOUNTS	2021
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	12,126,320
2.	Saving account	44,285,156
3.	Time deposit	78,012,655
4.	E - money	-
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	379,203
7.	Spot and derivatives / forwards liabilities	4,381
8.	Securities sold under repurchase agreements (repo)	-
9.	Acceptance payables	2,395,776
10.	Marketable securities issued	9,612,327
11.	Borrowings	3,788,512
12.	Security deposits	225,580
13.	Interbranch liabilities	-
14.	Other liabilities	2,527,366
	TOTAL LIABILITIES	153,357,276
	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	8,925,752
	b. Loss -/-	35,545
18.	Reserves	
	a. General reserves	23,294,123
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	3,192,106
	b. Current year	211,158
	c. Dividends paid -/-	-
	TOTAL EQUITIES	41,576,456
	TOTAL LIABILITIES AND EQUITIES	194,933,732

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
January 31, 2021 (Unaudited)
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No.	ACCOUNTS	2021
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	1,135,022
2.	Interest expenses	429,083
	Net interest income (expenses)	705,939
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(32,671)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	212,301
4.	Gain (loss) from spot and derivative transaction (realised)	10,066
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	(433)
7.	Dividend	-
8.	Commissions/provision/fees and administrative	25,951
9.	Other income	37,673
10.	Impairment losses on financial assets	344,279
11.	Losses related to operational risk	14
12.	Salaries and employee benefits	145,879
13.	Promotion expenses	2,344
14.	Other expenses	195,388
	Other Operational Income (Expenses)	(435,017)
	OPERATIONAL PROFIT (LOSS)	270,922
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	69
2.	Other non operating income (expenses)	(17)
	NON OPERATIONAL PROFIT (LOSS)	52
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	270,974
	Income taxes	
	a. Income tax expenses -/-	70,176
	b. Deferred tax expenses (income)	10,360
	CURRENT YEAR NET PROFIT (LOSS)	211,158
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	-
	b. Remeasurement on defined benefit program	-
	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	(891,598)
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	(891,598)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	(680,440)
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
January 31, 2021 (Unaudited)
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No.	ACCOUNTS	2021
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	1,250,052
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	25,933,712
b.	Uncommitted	8,267,600
2.	Outstanding irrevocable L/C	726,020
3.	Outstanding selling of spot and derivative / forward contract	1,251,154
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,083,354
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	711,158
2.	Others	445,998