

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

No.	ACCOUNTS	2021
ASSETS		
1.	Cash	1,464,838
2.	Placement to Bank Indonesia	3,300,615
3.	Interbank placement	4,967,191
4.	Spot and derivatives / forwards claims	9,558
5.	Marketable securities	37,068,112
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchased under resale agreements (reverse repo)	17,653,603
8.	Acceptance receivables	2,361,108
9.	Loans	112,547,439
10.	Sharia financing	-
11.	Investment	3,627,764
12.	Other financial assets	1,298,691
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	23
	b. Loans and sharia financing	5,761,780
	c. Others	4,852
14.	Intangible assets	305,907
	Accumulated amortisation on intangible assets -/-	245,000
15.	Fixed assets and equipment	10,494,922
	Accumulated depreciation on fixed assets and equipment -/-	643,989
16.	Non earning asset	
	a. Idle properties	215,067
	b. Foreclosed assets	1,526,653
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	1,191,265
TOTAL ASSETS		191,377,089

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LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	11,108,114
2.	Saving account	45,867,203
3.	Time deposit	74,636,023
4.	E - money	-
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	296,564
7.	Spot and derivatives / forwards liabilities	9,532
8.	Securities sold under repurchase agreements (repo)	-
9.	Acceptance payables	2,367,013
10.	Marketable securities issued	8,115,780
11.	Borrowings	3,789,687
12.	Security deposits	200,949
13.	Interbranch liabilities	2
14.	Other liabilities	2,841,190
	TOTAL LIABILITIES	149,232,057
	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	8,019,371
	b. Loss -/-	35,717
18.	Reserves	
	a. General reserves	23,998,288
	b. Specific reserves	140,000
19.	Retained earnings	
	a. Previous years	3,075,192
	b. Current year	1,099,036
	c. Dividends paid -/-	-
	TOTAL EQUITIES	42,145,032
	TOTAL LIABILITIES AND EQUITIES	191,377,089

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

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No.	ACCOUNTS	2021
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	5,497,212
2.	Interest expenses	1,971,463
	Net interest income (expenses)	3,525,749
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(91,811)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	649,648
4.	Gain (loss) from spot and derivative transaction (realised)	31,584
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	(8,322)
7.	Dividend	-
8.	Commissions/provision/fees and administrative	137,536
9.	Other income	223,668
10.	Impairment losses on financial assets	1,342,203
11.	Losses related to operational risk	1,362
12.	Salaries and employee benefits	718,619
13.	Promotion expenses	8,049
14.	Other expenses	995,715
	Other Operational Income (Expenses)	(2,123,645)
	OPERATIONAL PROFIT (LOSS)	1,402,104
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premisses and equipment	357
2.	Other non operating income (expenses)	322
	NON OPERATIONAL PROFIT (LOSS)	679
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	1,402,783
	Income taxes	
	a. Income tax expenses -/-	342,289
	b. Deferred tax expenses (income)	38,542
	CURRENT YEAR NET PROFIT (LOSS)	1,099,036
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	455
	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	(1,599,579)
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	(1,599,124)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	(500,088)
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
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No.	ACCOUNTS	2021
I.	COMMITMENT RECEIVABLES	
	1. Unused borrowing facilities	-
	2. Outstanding buying of spot and derivative / forward contract	2,132,944
	3. Others	-
II.	COMMITMENT PAYABLES	
	1. Unused loans facilities granted to debtors	
	a. Committed	28,670,014
	b. Uncommitted	6,556,550
	2. Outstanding irrevocable L/C	806,946
	3. Outstanding selling of spot and derivative / forward contract	2,132,961
	4. Others	-
III.	CONTINGENT RECEIVABLES	
	1. Guarantees received	-
	2. Others	1,319,348
IV.	CONTINGENT PAYABLES	
	1. Guarantees issued	789,512
	2. Others	420,723