

## PaninBank PaninBank

## **Consolidated Financial Statements** PT Bank Panin, Tbk. & Subsidiaries



STATEMENTS OF CASH FLOWS FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2019 AND 2018

1. 2. 3.	DESCRIPTION	s Rupiah) INDIV		CONSOL	
2.	ASSETS	31 MAR 2019	31 DEC 2018	31 MAR 2019	31 DEC 2018
2	Cash Placement to Bank Indonesia	1,080,521 10,108,227	1,170,611 9,095,069	1,100,871 10,492,214	1,193,578 10,145,707
4.	Interbank placement Spot and derivatives claims	3,228,811 31,122	4,219,392 67,017	3,244,765 31,122	4,250,403 67,017
5.	Securities a. Measured at fair value through profit and loss	1,620,618	1,553,444	1,621,107	1,554,110
	b. Available for sale c. Held to maturity	2,266,575 10,381,634	2,290,839 7,905,978	2,221,630 11,304,167	2,207,867 8,829,453
6.	d. Loans and receivables Securites sold under repurchase agreement (repo)	-	-	-	:
7.	Claims on securites bought under reverse repo (Reverse Repo)	13,380,666	13,016,732	13,380,666	13,150,615
8. 9.	Acceptance claims Loans	2,488,805	2,407,607	2,488,805	2,407,607
	Measured at fair value through profit and loss     Available for sale	-		-	
	c. Held to maturity d. Loans and receivables	137.075.803	136.248.157	153.152.820	151.567.070
10. 11.	Sharia financing Equity investment	2.311.458	2.320.770	695,851	566,032
12.	Goodwill Impairment on financial assets -/-	-	-	-	
10.	a. Securities b. Loans	(3.700.682)	(3.594.750)	(23,500) (4.159,405)	(23,500)
14	c. Others Intangible Assets	(625) 283,062	(625) 281,717	(58,375) 331,100	(83,825)
15	Accumulated amortisation on intangible assets -/-	(227,658)	(224,345)	(249,829)	(243,896)
15.	Fixed assets and equipment Accumulated depreciation on fixed assets and	10,312,621	10,311,908	10,638,094	
16.	equipments -/- Non productive assets	(447,251)	(377,485)	(481,560)	(415,661)
	a. Abandoned properties b. Foreclosed assets	179,037 619,062	180,122 620,278	179,037 1,147,750	180,122 1,150,954
	c. Suspense accounts d. Interbranch assets *	-	-	-	
	Conducting operational activities in Indonesia     Conducting operational activities outside	269	-	269	
17.	Indonesia Impairment on Non Financial Assets -/-			-	
18.	Leasing	83.826	93.555	1,322,753 107,156	1,519,799
19. 20.	Deferred tax assets Other assets	1,762,193	1,312,499	2,338,733	126,509 2,076,000
	TOTAL ASSETS	192,838,094	188,898,490	210,826,241	207,204,418
	LIABILITIES AND EQUITIES LIABILITIES				
1. 2.	Current account Saving account	9,916,896 39,060,474	9,750,505 40,232,732	10,036,105 39,616,703	9,964,300 40,921,068
3.	Time deposit Revenue sharing investment	82,681,983	80,831,506	88,582,028	86,809,404
5.	Liabilities to Bank Indonesia	0.001	450.00	2.007.00	
6. 7.	Interbank liabilities Spot and derivatives liabilities	2,604,779 31,327	452,364 65,932	2,607,051 31,327	554,551 65,932
8.	Liabilities on securites sold under repurchase agreement (Repo)	-		-	
9. 10.	Acceptance Liabilities Issued securities	2,493,968 9,595,044	2,412,250 9,592,881	2,493,968 11,482,608	2,412,250 11,540,723
11. 12.	Loans received Margin denosit	6,207,721 208,781	6,210,476 228,589	10,765,102 208,882	10,528,385 244,019
13.	Interbranch liabilities * a. Conducting operational activities in Indonesia				
	Conducting operational activities outside     Indonesia		-		
14.	Deferred tax liabilities	-			
15. 16.	Other liabilities Profit sharing investment	3,091,743	2,872,804	3,571,403	3,416,669
	TOTAL LIABILITIES	155,892,716	152,650,039	169,395,177	166,457,301
17.	EQUITIES Paid in capital				
	a. Capital b. Unpaid capital -/-	9,600,000 (7,191,235)	9,600,000 (7,191,235)	9,600,000 (7,191,235)	9,600,000 (7,191,235)
18.	c. Treasury stock -/- Additional paid in capital	-	-	-	
	a. Agio b. Disagio -/-	3,444,330	3,444,330	3,444,330	3,444,330
	c. Donated capital d. Fund for paid-up capital	-	-	-	
	e. Other	-		(145,042)	(117,830)
19.	Other comprehensive gain (loss) a. Translation adjustment from foreign currency	-		-	
	Gain (loss) on value changes of financial assets categorized as available for sale	69,444	76,944	71,172	78,808
	c. Effective portion of cash flow hedge d. Difference in fixed asset revaluation	7,451,455	7,451,455	7,512,722	7,520,003
	e. Portion of other comprehensive income from associates	-		986	1,430
	f. Gain (loss) on defined benefit actuarial program g. Income tax of other comprehensive income	60,345 (204,015)	60,345 (205,890)	53,991 (202,858)	53,402 (204,619)
20.	h. Others Difference in quasi-reorganization	-	-		
21.	Difference in restructuring under common control Other Equity	-	-	-	
23.	Reserves a. General reserves	19,836,843	19,836,843	20,188,440	20,187,868
	b. Appropriated reserves	140,000	140,000	140,000	140,000
24.	Gain/loss a. Previous years	3,035,659		4,234,089	1,121,358
	b. Current year TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	702,552 <b>36,945,378</b>	3,035,659	802,118	3.112.580
25.		,,	36,248,451	38,508,713	
	Non controlling interest TOTAL EQUITIES	36,945,378	36,248,451	2,922,351 41,431,064	<b>37,746,09</b> 5 3,001,022
	TOTAL EQUITIES  TOTAL LIABILITIES AND EQUITIES	-	-	2,922,351	37,746,095 3,001,022 40,747,117
' stated	TOTAL EQUITIES  TOTAL LIABILITIES AND EQUITIES at net carrying value	36,945,378 192,838,094	36,248,451 188,898,490	2,922,351 41,431,064 210,826,241	37,746,095 3,001,022 40,747,117
' stated	TOTAL EQUITIES  TOTAL LIABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A  FOR THE THREE MONTHS PERIOD	36,945,378 192,838,094 ND OTHER CON ENDED MARC!	36,248,451 188,898,490 IPREHENSIVE	2,922,351 41,431,064 210,826,241	37,746,095 3,001,022 40,747,117
* stated	TOTAL EQUITIES  TOTAL LIABILITIES AND EQUITIES at net carrying value  STATEMENTS OF PROFIT OR LOSS A	36,945,378 192,838,094 ND OTHER CON ENDED MARCH S Rupiah)	36,248,451 188,898,490 IPREHENSIVE I 1 31, 2019 AND	2,922,351 41,431,064 210,826,241 NCOME 2018	37,746,095 3,001,022 40,747,117 207,204,418
No.	TOTAL EQUITIES  TOTAL LIABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A  FOR THE THREE MONTHS PERIOD  DESCRIPTION  TIONAL INCOME AND EXPENSES	36,945,378 192,838,094 ND OTHER CON ENDED MARCH S Rupiah)	36,248,451 188,898,490 IPREHENSIVE I 1 31, 2019 AND	2,922,351 41,431,064 210,826,241 NCOME 2018	37,746,095 3,001,022 40,747,117 207,204,418
No.	TOTAL EQUITIES  TOTAL LIABILITIES AND EQUITIES  after carrying value  STATEMENTS OF PROFIT OR LOSS A  FOR THE THREE MONTHS PERIOD  (In Million DESCRIPTION  TIONAL INCOME AND EXPENSES Interest income and expenses Interest income	36,945,378 192,838,094 ND OTHER CON ENDED MARCI IS Rupiah) INDIV 31 MAR 2019	36,248,451 188,898,490 IPREHENSIVE I 131, 2019 AND DUAL 31 MAR 2018	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOL 31 MAR 2019	37,746,095 3,001,022 40,747,117 207,204,418 LIDATED 31 MAR 2018
No. DPERA A. 1.	TOTAL EQUITIES  TOTAL LIABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A  FOR THE THREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income  a. Rupiah  b. Foreign currency	36,945,378 192,838,094 ND OTHER CON ENDED MARCH S Rupiah)	36,248,451 188,898,490 IPREHENSIVE I 1 31, 2019 AND	2,922,351 41,431,064 210,826,241 NCOME 2018	37,746,095 3,001,022 40,747,117 207,204,418
No. OPERA A.	TOTAL EQUITIES  TOTAL LIABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest grincome  a. Rupiah  b. Foreign currency  Interest expenses  a. Rupiah	36,945,378 192,638,094 192,638,094 ND OTHER CON ENDED MARCI S RUPIGID INDIVI 31 MAR 2019 3,604,431 183,211 1,907,162	36,248,451 188,898,490 IPREHENSIVE I 131, 2019 AND DUAL 31 MAR 2018 3,586,767 160,477 1,851,355	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOL 31 MAR 2019 4,160,842 184,228 2,172,621	37,746,095 3,001,022 40,747,117 207,204,418 LIDATED 31 MAR 2018 4,124,627 160,590 2,092,956
No. DPERA A. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES after carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD (In Million DESCRIPTION TONAL INCOME AND EXPENSES Interest income and expenses Interest income a. Rupieh b. Foreign currency Interest expenses a. Rupieh b. Foreign currency Interest expenses a. Rupieh b. Foreign currency Net interest expenses b. Wet interest income (expenses)	36,945,378 192,838,094 ND OTHER COM ENDED MARCH S Rupiah) INDIVI 31 MAR 2019  3,604,431 183,211 1,907,162 22,985 1,857,495	36,248,451 188,898,490 IPREHENSIVE II 31, 2019 AND DUAL 31 MAR 2018 3,586,767 160,477	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOL 31 MAR 2019	37,746,095 3,001,022 40,747,117 207,204,418 LIDATED 31 MAR 2018 4,124,627 160,590 2,092,956 18,994
No. DPERA A. 1.	TOTAL EQUITIES  TOTAL LIABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income a. Rupich  b. Foreign currency  Interest expenses a. Rupich  b. Foreign currency  Net interest income (expenses)  Operational Income and Expenses Other than Interest  Operational Income Other than Interest	36,945,378 192,838,094 ND OTHER COM ENDED MARCH S Rupiah) INDIVI 31 MAR 2019  3,604,431 183,211 1,907,162 22,985 1,857,495	36,248,451 188,898,490 IPREHENSIVE I 131, 2019 AND DUAL 31 MAR 2018 3,586,767 160,477 1,851,355 18,994	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOL 31 MAR 2019 4,160,842 184,228 2,172,621 22,984	37,746,095 3,001,022 40,747,117 207,204,418 31 MAR 2018 4,124,627 160,590 2,092,956 18,994 2,173,267
No. DPERA A. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Operational foncome and Expenses Other than Interest  Operational Income of the Than Interest a. Pussive mark to market on financial assests i. Securities	36,945,378 192,838,094 ND OTHER CON ENDED MARCI S Rupiah) INDIVI 31 MAR 2019 3,604,431 183,211 1,907,162 2,995 1,857,495	36,248,451 188,898,490 IPREHENSIVE I 131, 2019 AND DUAL 31 MAR 2018 3,586,767 160,477 1,851,355 18,994 1,876,895	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOI 31 MAR 2019 4,160,842 184,228 2,172,621 22,984 2,149,465	37,746,095 3,001,022 40,747,117 207,204,418 31 MAR 2018 4,124,627 160,590 2,092,956 18,994 2,173,267
No. DPERA A. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Net interest income (expenses)  Operational Income Officer than Interest a. Positive mark to market on financial assets i. Securities ii. Loans	36,945,378 192,638,094 192,638,094 ND OTHER CON ENDED MARCI S Rupially INDIVI 31 MAR 2019  3,604,431 183,211 1,907,162 22,985 1,857,495 sst 406,936	36,248,451 188,898,490 IPREHENSIVE I 31, 2019 AND IDUAL 31 MAR 2018 3,586,767 160,477 1,851,355 18,994 1,876,895 304,118	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOL 31 MAR 2019 4,160,842 184,228 2,172,621 22,984 2,149,465 599,498	37,746,095 3,001,022 40,747,117 207,204,418 LIDATED 31 MAR 2018 4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861
No. DPERA A. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income a. Rupiah b. Foreign currency Interest expenses a. Rupiah b. Foreign currency Operational Income and Expenses Other than Interest  Operational Income of the than Interest a. Possive mark to market on financial assests i. Securities ii. Loans iii. Spot and derivatives	36,945,378 192,838,094 192,838,094 10 OTHER CON ENDED MARCIS 8 Pupilah) INDIVI 31 MAR 2019  3,604,431 183,211 1,907,162 22,985 1,857,495 est 406,936	36,248,451 188,898,490 IPREHENSIVE I 31, 2019 AND DUAL 31 MAR 2018 3,586,767 160,477 1,851,355 18,934 1,876,895 304,118 4,861	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOL 31 MAR 2019 4,160,842 184,228 2,172,621 22,964 2,149,465 599,498 35,681	37,746,095 3,001,022 40,747,117 207,204,418 LIDATED 31 MAR 2018 4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861
No. DPERA A. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  DESCRIPTION  TONAL INCOME AND EXPENSES  Interest income and expenses  Interest income a. Rupish b. Foreign currency Interest expenses a. Rupish b. Foreign currency Net interest income (expenses) Operational Income and Expenses Other than Interest a. Positive mark to market on financial assets ii. Social and derivatives iii. Spot and derivatives iv. Other financial assets b. Negative mark to market on financial fiabilities iv. Other financial assets b. Negative mark to market on financial fiabilities c. Gain on sale of financial sasets	36,945,378 192,838,094 192,838,094 192,838,094 192,838,094 190,016 190	36,248,451 188,696,490  PREHENSIVE I 31, 2019 AND  DUAL 31 MAR 2018  3,586,767 160,477 1,851,355 18,994 1,876,895  304,118 4,861 1,422	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOU 31 MAR 2019 4,160,842 184,228 2,172,621 22,964 2,149,465 599,498	37,746,095 3,001,022 40,747,171 207,204,418 207,204,418 31 MAR 2018 4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861 1,422
No. DPERA A. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income (expenses)  D. Foreign currency  Met interest income (expenses)  Operational income Other than interest  a. Positive mark to market on financial assets  i. Securities  ii. Loans  iv. Other financial assets  i. Securities  iv. Other financial assets  i. Securities  ii. Spot and derivatives  iv. Other financial assets  i. Securities  ii. Spot and financial assets  ii. Securities  iii. Spot and securities  iii. Loans	36,945,378 192,838,094 192,838,094 10 OTHER CON ENDED MARCIS 8 Pupilah) INDIVI 31 MAR 2019  3,604,431 183,211 1,907,162 22,985 1,857,495 est 406,936	36,248,451 188,898,490 IPREHENSIVE I 31, 2019 AND DUAL 31 MAR 2018 3,586,767 160,477 1,851,355 18,934 1,876,895 304,118 4,861	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOL 31 MAR 2019 4,160,842 184,228 2,172,621 22,964 2,149,465 599,498 35,681	37,746,095 3,001,022 40,747,117 207,204,418 LIDATED 31 MAR 2018 4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861
No. DPERA A. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A  FOR THE THREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income a. Rupiah b. Foreign currency  Interest expenses a. Rupiah Operational Income and Expenses Other than Interest  Operational Income and Expenses Other than Interest  Operational Income Other than Interest  a. Positive mark to market on financial assets ii. Securities iii. Loans iii. Spot and derivatives iv. Other financial assets b. Negative mark to market on financial iabilities c. Gain on sale of financial assets i. Securities ii. Loans iii. Other financial assets	36,945,378 192,838,094 192,838,094 192,838,094 192,838,094 190,016 190	36,248,451 188,898,490 IPREHENSIVE 1 31, 2019 AND DUAL 31 MAR 2018 3,586,767 160,477 1,851,358 1,876,895 304,118 4,861 1,422 1,422 1,2081	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOU 31 MAR 2019 4,160,842 184,228 2,172,621 22,964 2,149,465 599,498	37,746,095 3,001,022 40,747,117 207,204,418 10,747,117 207,204,418 4,124,627 160,590 2,092,956 19,994 2,173,267 694,260 4,861 1,422
No. DPERA A. 1.	TOTAL EQUITIES  TOTAL LIABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  DESCRIPTION  TONAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income (expenses)  De profign currency Interest expenses  Rupish  Foreign currency  Operational Income and Expenses Other than Interest  Positive mark to make on financial assets  i. Loans  ii. Spot and derivatives  iv. Other financial assets  b. Negative mark to market on financial liabilities  c. Gain on sale of financial assets  i. Loans  ii. Spot and derivatives  iv. Other financial assets  i. Securities  ii. Loans  ii. Spot and derivatives  iv. Other financial assets  ii. Spot and derivatives  iv. Other financial assets  ii. Spot and financial assets  ii. Loans  iii. Spot and derivatives  iv. Other financial assets  iii. Spot and financial assets  iii. Spot and financial assets  iii. Cheri financial assets	36,945,378 192,638,094 192,638,094 192,638,094 192,638,094 193,094 193,094 193,094 193,094 193,094 193,094 193,094 193,094 193,094 193,094 193,094 193,094 193,094 193,094 193,094 193,094 194,094	36,248,451 188,898,490 PREHENSIVE I 31, 2019 AND DUAL 31 MAR 2018 3,586,767 160,477 1,851,355 18,994 1,876,895 304,118 4,861 1,422	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOU 31 MAR 2019 4,160,842 184,228 2,172,621 22,994 2,149,465 599,498 9,185 -	37,746,095 3,001,022 40,747,171 207,204,418 31 MAR 2018 4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861 1,422
No. DPERA A. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carying value  STATEMENTS OF PROFIT OR LOSS A FOR THETHREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income and expenses  a. Rupieh  b. Foreign currency  Met interest income (expenses)  Operational Income Other than Interest  a. Positive mark to market on financial assets  i. Securities  ii. Loans  iii. Spot and derivatives  iv. Other financial assets  i. Securities  ii. Loans  iii. Other financial assets  i. Securities  ii. Loans  iii. Other financial assets  iii. Condo on sale of financial sasets  iii. Condo on sale of financial sasets  iii. Condo on sale of financial sasets  iii. Condo on sale of financial assets  iii. Condo on sale of financial assets  iii. Condo on sale of financial assets  iii. Condo on on of ordinatives (realised)  e. Dividend  f. Gain on on rivestment under equity method  g. Commission/provisionifice and administration	36,945,378 192,638,094 192,638,094 192,638,094 192,638,094 193,094 190,0162	36,248,451 188,898,490 IPREHENSIVE 1 31, 2019 AND DUAL 31 MAR 2018 3,586,767 160,477 1,851,358 1,876,895 304,118 4,861 1,422 1,422 1,2081	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOI 31 MAR 2019 4,160,842 184,228 2,172,621 22,964 2,149,465 599,498 35,681 9,185 - 16,398 - 16,398	37,746,095 3,001,022 40,747,117 207,204,418 10,747,117 207,204,418 4,124,627 160,590 2,092,956 16,994 2,173,267 694,260 4,861 1,422 12,081 13,667 13,569 18,589 18,583 18,589
No. DPERA A. 1. 2. B. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carnying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income a. Rupiah b. Foreign currency  Interest expenses a. Rupiah c. Foreign currency  Net interest income (expenses)  Operational Income and Expenses Other than Interest  a. Positive mark to market on financial assets i. Securities ii. Loans iii. Spot and derivatives iv. Other financial assets i. Securities ii. Loans iii. Spot and derivatives iv. Other financial assets ii. Securities iii. Loans iii. Spot and derivatives (realised) iii. Other financial assets iiii. Other financial assets iiii. Other inneriestment under equity method c. Dividend c. Commission/provisionfiee and administration h. Recovery of asset impariment ii. Other innore	36,945,378  192,838,094  ND OTHER COL ENDED MARCI \$ Rupidah)  3,604,431  183,211  1,907,162  22,9365  1,857,495  set  406,936  35,681  9,185  - 16,398  16,398  107,590  79,474	36,248,451 188,898,490 IPREHENSIVE 1 31, 2019 AND DUAL 31 MAR 2018  3,586,767 160,477 1,851,354 1,876,895  304,118 4,861 1,422 12,081 13,667 129,220 12,096 14,096 14,096	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOU 31 MAR 2019 4,160,842 184,228 2,172,63 2,149,465 599,498 35,681 9,185 	37,746,095 3,001,022 40,747,117 207,204,418 207,204,418 4,124,627 160,590 2,092,956 16,599 2,173,267 4,861 1,422 2,173,267 12,081 13,567 13,567 13,567 13,569 18,533 312,079
No. DPERA A. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income and expenses  Interest income (expenses)  Departional moneme and Expenses Other than interest  a. Rupiah  b. Foreign currency  Interest expenses  a. Rupiah  b. Foreign currency  Interest expenses  a. Rupiah  b. Foreign currency  Interest expenses  a. Rupiah  b. Foreign currency  Operational income dix pensess Other than interest  a. Positive mark to market on financial assets  i. Securities  ii. Spot and derivatives  iv. Other financial assets  b. Negative mark to market on financial liabilities  c. Gain on sale of financial assets  ii. Spot and derivatives  iii. Loans  iii. Other financial assets  d. Gain on syot and derivatives (realised)  d. Gain on investment under equity method  g. Commission/provision/fee and administration  h. Recovery of asset impairment  i. Other income  Operational Expenses Other than Interest  a. Negative mark to market on financial assets	36,945,378  192,838,094  ND OTHER COL ENDED MARCI S Rupialh)  1,907,162 22,965 1,857,495 est  406,936 35,681 9,185 29,470 129,138 107,590 19,474 1,333,929	36,248,451 188,898,490 PREHENSIVE 1 31, 2019 AND DUAL 31, MAR 2018 3,586,767 160,477 1,851,355 304,118 4,861 1,422 1,2081 13,667 12,081 13,667 12,081 13,667 12,081 13,667	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOI 31 MAR 2019 4,160,842 184,228 2,172,621 22,994 2,149,465 599,498 35,681 9,185 599,470 16,398 29,470 17,330 14,968 140,589 140,589 140,589	37,746,095 3,001,022 40,747,117 207,204,418 31 MAR 2018 4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861 1,422 35,947 12,081 13,669 13,569 18,533 312,039 118,101 1,949,738
No. DPERA A. 1. 2. B. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income and expenses  Interest income (and income (and income (and income))  Interest expenses  a. Rupiah  b. Forige currency  Interest expenses  ii. Deard income (expenses)  Operational Income Other than Interest  a. Positive mark to market on financial assets  ii. Spot and derivatives iii. Spot and derivatives iv. Other financial assets ii. Commission of financial assets ii. Commission or spot and derivatives (realised)  b. Dividend  c. Gain on investment under equity method  g. Commission/provision/fine and administration  h. Recovery of asset impairment  i. Other income  Operational Expenses Other than Interest a. Negative mark to market on financial assets ii. Loans	36,945,378 192,638,094 192,638,094 192,638,094 192,638,094 193,604,431 183,211 1,907,162 2,905 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,91,85	36,248,451 188,898,490  IRREHENSIVE 131,2019 AND  DUAL 31 MAR 2018  3,586,767 160,477 1,851,355 18,994 1,876,895 304,118 4,861 1,422 2,081 13,667 129,220 12,096 94,824 1,380,355 46,687	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOI 31 MAR 2019 4,160,842 184,228 2,172,621 22,964 2,149,465 599,498 35,681 9,185 16,398 16,398 11,877 187,330 148,968 140,569 1,666,561	37,746,095 3,001,022 40,747,171 207,204,418  LIDATED 31 MAR 2018  4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861 1,422 12,081 13,667 12,081 13,667 13,569 182,533 14,673
No. DPERA A. 1. 2. B. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THETHREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income and expenses  a. Rupieh  b. Foreign currency  Met interest income (expenses)  Operational Income Other than Interest  a. Positive mark to market on financial assels  ii. Spot and derivatives  iv. Other financial assels  i. Securities  ii. Loans  iii. Other income (expenses)  Dividend  c. Gain on sale of financial assels  i. Securities  ii. Loans  iii. Other financial assels  c. Gain on sol or dividence (realised)  e. Dividend  f. Gain on investment under equity method  g. Commission/provision/fee and administration  h. Recovery of asset impairment  Operational Expenses Other than Interest  a. Negabve mark to market on financial assels  ii. Spot and derivatives (realised)  e. Dividend  f. Gain on provery of asset impairment  Other income  Operational Expenses Other than Interest  a. Negabve mark to market on financial assels  ii. Spot and derivatives (realised)  e. Dividend  f. Gain on fivestment under equity method  g. Commission/provision/fee and administration  h. Recovery of asset impairment  Other income  Operational Expenses Other than Interest  a. Negabve mark to market on financial assels  ii. Spot and derivatives  iv. Other financial assels	36,945,378  192,838,094  ND OTHER COL ENDED MARCI S Rupialh)  1,907,162 22,965 1,857,495 est  406,936 35,681 9,185 29,470 129,138 107,590 19,474 1,333,929	36,248,451 188,898,490 PREHENSIVE 1 31, 2019 AND DUAL 31, MAR 2018 3,586,767 160,477 1,851,355 304,118 4,861 1,422 1,2081 13,667 12,081 13,667 12,081 13,667 12,081 13,667	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOI 31 MAR 2019 4,160,842 184,228 2,172,621 22,994 2,149,465 599,498 35,681 9,185 599,470 16,398 29,470 17,330 14,968 140,589 140,589 140,589	37,746,095 3,001,022 40,747,117 207,204,418 31 MAR 2018 4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861 1,422 35,947 12,081 13,669 13,569 18,533 312,039 118,101 1,949,738
No. DPERA A. 1. 2. B. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  DESCRIPTION  TONAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income and Expenses Other than Interest and the company of the comp	36,945,378 192,638,094 192,638,094 192,638,094 192,638,094 193,604,431 183,211 1,907,162 2,905 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,91,85	36,248,451 188,898,490  IRREHENSIVE 131,2019 AND  DUAL 31 MAR 2018  3,586,767 160,477 1,851,355 18,994 1,876,895 304,118 4,861 1,422 2,081 13,667 129,220 12,096 94,824 1,380,355 46,687	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOI 31 MAR 2019 4,160,842 184,228 2,172,621 22,964 2,149,465 599,498 35,681 9,185 16,398 16,398 11,877 187,330 148,968 140,569 1,666,561	37,746,095 3,001,022 40,747,171 207,204,418  LIDATED 31 MAR 2018  4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861 1,422 12,081 13,667 12,081 13,667 13,569 182,533 14,673
No. DPERA A. 1. 2. B. 1.	TOTAL EQUITIES  TOTAL LIABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and Expenses Other than Interest  Departional Income Other than Interest  Positive mark to market on financial assets  i. Securities  ii. Loans  iii. Spot and derivatives  iv. Other financial assets  i. Securities  ii. Loans  iii. Other financial assets  i. Securities  iii. Dori and or spot and derivatives (realised)  Dividend  Gain on spot and derivatives (realised)  Gain on investment under equity method  G. Commission/provisonifiee and administration  h. Recovery of asset imperiment  I. Other income  Operational Expenses Other than Interest  a. Negative mark to market on financial assets  i. Securities  ii. Loans  iii. Spot and derivatives  iv. Other financial assets  iii. Spot and derivatives  iii.	36,945,378 192,638,094 192,638,094 192,638,094 192,638,094 193,604,431 183,211 1,907,162 2,905 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,837,495 1,91,85	36,248,451 188,898,490  IRREHENSIVE 131,2019 AND  DUAL 31 MAR 2018  3,586,767 160,477 1,851,355 18,994 1,876,895 304,118 4,861 1,422 2,081 13,667 129,220 12,096 94,824 1,380,355 46,687	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOI 31 MAR 2019 4,160,842 184,228 2,172,621 22,946 2,149,465 599,498 35,681 9,185 16,398 16,398 11,877 187,330 148,968 140,569 1,666,561	37,746,095 3,001,022 40,747,171 207,204,418  LIDATED 31 MAR 2018  4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861 1,422 12,081 13,667 12,081 13,667 13,569 182,533 14,673
No. DPERA A. 1. 2. B. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THETHREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income and expenses  a. Rupieh  b. Foreign curency  Interest expenses  a. Rupieh  b. Foreign curency  Met interest income (expenses)  Operational Income of their than Interest  a. Postive mark to market on financial assets  i. Securities ii. Loans iii. Spot and derivatives (realised)  b. Megative mark to market on financial liabilities  c. Gain on sale of financial assets  i. Securities ii. Loans iii. Other innome (expenses)  Derational Income of the state of financial liabilities  c. Gain on sale of financial assets  i. Securities ii. Loans iii. Other innome (expenses)  Derational Expenses Other than Interest  a. Negative mark to market on financial assets  i. Securities ii. Loans iii. Other innome  Operational Expenses Other than Interest  a. Negative mark to market on financial assets i. Securities ii. Loans iii. Spot and derivatives iii. Other innome  I. Loans iii. Spot and derivatives iii. Cleans iii. Spot and derivatives iii. Cleans iii. Other innome iii. Spot and derivatives iii. Cleans iii. Other innome iii. Other innome iii. Spot and derivatives iii. Cleans iii. Other innome iii. Other innome iii. Other innome iii. Spot and derivatives iii. Cleans iii. Other innome iiii. Other innome iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	36,945,378  192,838,094  NO OTHER COL ENDED MARCI \$\text{Rupish}  180,044,431  183,211  1,907,162  22,9,955  1,857,495  16,398  35,681  9,185  16,398  10,7590  79,474  1,333,929  6,430  10,476	36,248,451 188,898,490 IPREHENSIVE 1 31, 2019 AND DUAL 31 MAR 2018  3,586,767 160,477 1,851,354 1,876,895  304,118 4,861 1,422 12,081 13,667 129,220 12,086 13,867 14,824 1,380,335 46,687	2,922,351 41,431,064 210,826,241 NOOME 2018 CONSOL 31 MAR 2019 4,160,842 184,228 2,172,634 2,149,465 9,185 16,398 29,470 11,877 187,330 148,968 140,589 1,666,561 6,500 609	37,746,095 3,001,022 4,0747,711 207,204,418  4,124,627 160,590 2,092,956 18,994 2,173,267 4,861 1,422 2,173,267 12,081 13,6569 182,533 312,091 1,949,738 46,873 5,338
No. DPERA A. 1. 2. B. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  DESCRIPTION  TONAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income and expenses  Interest income (expenses)  Departional more and Expenses Other than Interest  a. Rupish  b. Foreign currency  Interest expenses  a. Rupish  b. Foreign currency  Net interest income (expenses)  Operational more and Expenses Other than Interest  a. Positive mark to market on financial assets  ii. Sociand Income Other than Interest  a. Positive mark to market on financial fiabilities  iii. Sociand derivatives  iv. Other financial assets  b. Negative mark to market on financial fiabilities  c. Gain on said of financial assets  ii. Socian said expenses of the than Interest  a. Loans  iii. Other financial assets  d. Gain on investment under equity method  g. Commission/provision/fee and administration  h. Recovery of asset impairment  ii. Other income  Operational Expenses Other than Interest  a. Negative mark to market on financial assets  ii. Social and derivatives (realised)  p. Commission/provision/fee and administration  h. Recovery of asset impairment  ii. Other income  Operational Expenses Other than Interest  a. Negative mark to market on financial assets  iii. Loans  iii. Other financial assets  iii. Loans  iiii. Interest interest of financial assets  iii. Loans  iiii. Interest interest of financial assets  iii. Loans  iiii. Interest interest of financial assets  iiii. Loans  iiii. Interest interest onterest onterest onterest onterest onterest onterest onterest onterest onterest o	36,945,378  192,838,094  ND OTHER COL ENDED MARCI \$ Rupidn')  3,604,431  1,807,495  1,857,495  set  406,936  35,681  9,185  16,398  16,398  129,138  107,590  129,138  107,590  119,133  107,497  11,333,929  6,430	36,248,451 188,898,490 IPREHENSIVE 1 31, 2019 AND DUAL 31 MAR 2018  3,586,767 160,477 1,851,354 1,876,895  304,118 4,861 1,422 12,081 13,667 129,220 12,086 13,867 14,824 1,380,335 46,687	2,922,351 41,431,064 210,826,241 NCOME 2018 CONSOL 31 MAR 2019 4,160,842 184,228 2,172,625 2,172,63 35,681 9,185 599,498 35,681 16,398 9,185 16,398 1,496,591 187,330 188,569 1,066,561	37,746,095 3,001,022 4,0747,711 207,204,418  4,124,627 160,590 2,092,956 18,994 2,173,267 4,861 1,422 2,173,267 12,081 13,6569 182,533 312,091 1,949,738 46,873 5,338
No. DPERA A. 1. 2. B. 1.	TOTAL EQUITIES  TOTAL LIABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  (In Million  DESCRIPTION  TOMAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income and expenses  Interest income (as Rupiah)  b. Forigin currency  Interest expenses  a. Rupiah  b. Forigin currency  Interest expenses  a. Rupiah  b. Forigin currency  Interest expenses  a. Rupiah  b. Forigin currency  Interest expenses  ii. De and Expenses Other than Interest  ii. Social more (Other than Interest  iii. Social more (Other than Interest)  iii. Social and derivatives  iv. Other financial assets  iii. Come in social derivatives (realised)  c. Dividend  c. Gain on social and derivatives (realised)  c. Dividend  c. Gain on investment under equity method  g. Commission/provision/fine and administration  h. Recovery of asset impairment  i. Gear in on investment under equity method  c. Commission/provision/fine and administration  h. Recovery of asset impairment  i. Grant on investment under equity method  c. Commission/provision/fine and administration  h. Recovery of asset impairment  ii. Other income  Operational Expenses Other than Interest  a. Negative mark to market on financial assets  ii. Loars  iii. Spot and derivatives  iv. Other financial assets  b. Positive mark to market on financial liabilities  c. Loss on sale of financial assets  ii. Loars  iii. Other financial assets  iii. Loars  iiii. Other financial assets  iiii. Other financial assets  iiii. Other financial assets  iiii. Loars  iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	36,945,378  192,838,094  NO OTHER COL ENDED MARCI \$\text{Rupish}  180,044,431  183,211  1,907,162  22,9,955  1,857,495  16,398  35,681  9,185  16,398  10,7590  79,474  1,333,929  6,430  10,476	36,248,451 188,898,490 IPREHENSIVE 1 31, 2019 AND DUAL 31 MAR 2018  3,586,767 160,477 1,851,354 1,876,895  304,118 4,861 1,422 12,081 13,667 129,220 12,086 13,867 14,824 1,380,335 46,687	2,922,351 41,431,064 210,826,241 NOOME 2018 CONSOL 31 MAR 2019 4,160,842 184,228 2,172,634 2,149,465 9,185 16,398 29,470 11,877 187,330 148,968 140,589 1,666,561 6,500 609	37,746,095 3,001,022 4,0747,117 207,204,418  LIDATED 31 MAR 2018  4,124,627 160,599 2,092,956 18,994 2,173,267 694,260 4,861 1,422 1,173,267 12,081 13,567 13,569 182,533 312,079 118,101 1,949,738 46,873 5,338
No. DPERA A. 1. 2. B. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carnying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  DESCRIPTION  TONAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income and Expenses Other than Interest income  a. Rupish  b. Foreign currency  Interest sincome (expenses)  Operational Income and Expenses Other than Interest  a. Positive mark to market on financial assets  i. Secondinal Income Other than Interest  a. Positive mark to market on financial iabilities  ii. Social and derivatives  iv. Other financial assets  ii. Social and derivatives (realised)  b. Negative mark to market on financial iabilities  c. Gain on sale dinancial assets  ii. Social and several income and derivatives (realised)  c. Dividend  f. Gain on investment under equity method  g. Commission/provision/fee and administration  h. Recovery of asset impairment  i. Other income  Operational Expenses Other than Interest  a. Negative mark to market on financial assets  ii. Securities  iii. Loans  iii. Other financial assets  c. Securities  iii. Loans  iii. Other financial assets  i. Securities  iii. Loans  iii. Other financial assets  i. Securities  iii. Loans  iii. Other financial assets  i. Securities  iii. Loans  iii. Other financial assets  iii. Securities  iii. Loans  iii. Other financial assets  iii. Securities  iii. Securities  iii. Securities  iii. Sharia financial assets  iii. Securities  iii. Securities  iii. Sharia financial assets	36,945,378  192,838,094  ND OTHER COL ENDED MARCI \$\begin{array}{c} Alphaba \text{3,604,431} \\ 183,211  1,907,162 22,985  1,857,495  set  406,936  35,681  9,185  16,398  10,376  129,138 107,590 79,474  1,333,929  6,430  10,476  433  355  115,213	36,248,451 188,898,490 IPREHENSIVE 1 31, 2019 AND DUAL 31 MAR 2018  3,586,767 160,477 1,851,358 1,9394 1,876,895 304,118 4,861 1,422 1,202 12,026 12,026 129,220 12,026 14,824 1,380,355 46,667 5,338	2,922,351 41,431,064 210,826,241 NOOME 2018 CONSOL 31 MAR 2019 4,160,842 184,228 2,172,625 599,498 35,681 9,185 16,398 29,470 31,877 187,330 149,968 140,569 110,476 6,500 609 15,213	37,746,095 3,001,022 4,0747,711 207,204,418  10ATED 31 MAR 2018  4,124,627 160,590 2,092,956 18,994 2,173,267 4,861 1,422 12,081 13,567 13,567 12,081 13,567 13,567 11,943,738 46,873 5,338
No. DPERA A. 1. 2. B. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and Expenses Other than interest  a. Rupiah  b. Foreign currency  Interest expenses  a. Rupiah  b. Foreign currency  Net interest income (expenses)  Operational Income Other than Interest  a. Positive mark to market on financial assels  i. Securities  ii. Loans  iii. Spot and derivatives (realised)  b. Negative mark to market on financial liabilities  c. Gain on sale of financial assels  i. Securities  ii. Loans  iii. Other financial assels  d. Gain on spot and derivatives (realised)  g. Commission/provison/fiee and administration  h. Recovery of asset impairment  i. Other income  Operational Expenses Other than Interest  i. Securities  ii. Loans  iii. Spot and derivatives (realised)  c. Loss on sale of financial assels  i. Securities  ii. Loans  iii. Spot and derivatives  iii. Spot and derivatives  iii. Loans  iii. Spot and derivatives (realised)  c. Interest market on financial liabilities  c. Loss on sale of financial assels  i. Securities  iii. Loans  iii. Other financial assels  i. Loans  iii. Sharia financing  iv. Other financial assels  i. Loans  iii. Sharia financing  iv. Other financial assels	36,945,378  192,838,094  ND OTHER COL ENDED MARCI \$\begin{array}{c} Alphaba \text{3,604,431} \\ 183,211  1,907,162 22,985  1,857,495  set  406,936  35,681  9,185  16,398  10,376  129,138 107,590 79,474  1,333,929  6,430  10,476  433  355  115,213	36,248,451 188,898,490 IPREHENSIVE 1 31, 2019 AND DUAL 31 MAR 2018  3,586,767 160,477 1,851,358 1,9394 1,876,895 304,118 4,861 1,422 1,202 12,026 12,026 129,220 12,026 14,824 1,380,355 46,667 5,338	2,922,351 41,431,064 210,826,241 NOOME 2018 CONSOL 31 MAR 2019 4,160,842 184,2262 184,2262 184,265 599,498 35,681 16,398 16,398 11,877 187,390 1,866,561 10,476 609 115,213 418,212 418,212 1,265 228	37,746,095 3,001,022 40,747,117 207,204,418  LIDATED 31 MAR 2018  4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861 1,422 12,173,267 13,867 13,867 13,867 13,5693 182,5393 182,5393 183,547 19,949,738 19,947 19,949,738 19,949 11,949,738 18,5693 18,5693 182,599 183,593 182,599 183,593 182,599 183,593 18
No. DPERA A. 1. 2. B. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THETHREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income (expenses)  Derargio currency  Interest expenses  a. Rupiah  b. Foreign currency  Interest expenses  a. Rupiah  b. Foreign currency  Interest expenses  a. Rupiah  b. Foreign currency  Interest expenses  ii. Under interest and interest  a. Positive mark to market on financial assets  i. Securities  ii. Loans  iii. Other financial assets  c. Gain on sola and derivatives (realised)  c. Dividend  c. Dividend  c. Gain on investment under equity method  g. Commission/provision/fine and administration  h. Recovery of asset impairment  i. Other income  Operational Expenses Other than Interest  a. Negative mark to market on financial assets  ii. Loans  iii. Other financial assets  b. Positive mark to market on financial isbifities  c. Loss on safe of financial assets  i. Securities  ii. Loans  iii. Other financial assets  b. Positive mark to market on financial isbifities  c. Loss on safe of financial assets  i. Securities  ii. Loans  iii. Other financial assets  c. Loss on safe of financial assets  iii. Spot and derivatives (realised)  e. Impairment of financial assets  iii. Spot and derivatives (realised)  e. Impairment of financial assets  iii. Spot and derivatives (realised)  e. Impairment of financial assets  iii. Contrais only method  h. Commissioniprovisionifice and administration  h. Commissioniprovisionifice and administration  commissioniprovisionifice and administration	36,945,378  192,838,094  NO OTHER COL ENDED MARCI S Rupish) INDIVI 31 MAR 2019  3,604,431 183,211 1,907,162 22,985 1,857,495 sst 406,936 35,681 9,185 - 29,470 129,138 107,590 129,138 107,590 179,474 1,333,929 6,430 3355	36,248,451 188,898,490  IPREHENSIVE 131,2019 AND  DUAL 31 MAR 2018  3,586,767 160,477 1,851,355 304,118 4,861 1,422 2,35,947 12,081 13,667 129,220 12,096 94,824 1,380,355 46,687 5,338 298 295,397 114 4,132 4,132 4,132	2,922,351 41,431,064 210,826,241 NCOME CONSOL 31 MAR 2019 4,160,842 184,228 2,172,621 2,149,465 599,498 35,681 9,185 - 16,398 4,160,842 144,945 599,498 15,865,681 16,398 10,476 10,476 10,476 10,476 10,476 11,865,681 11,865,681 11,865,681 11,865,881	37,746,095 3,001,022 40,747,171 207,204,418  1DATED 31 MAR 2018  4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861 1,422 35,947 12,081 13,667 13,569 182,533 46,873 5,338 46,873 5,338 298
No. DPERA A. 1. 2. B. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THETHREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income (expenses)  Departional Income (expenses)  Operational Income (Expenses)  Operational Income Other than Interest  a. Positive mark to market on financial assets  i. Socurities  ii. Loans  iii. Other financial assets  c. Gain on sale of financial assets  i. Securities  iii. Loans  iii. Other financial assets  c. Gain on site of financial dishifties  c. Gain on site of financial assets  i. Securities  iii. Loans  iii. Other financial assets  c. Gain on site of financial assets  iii. Spot and derivatives (realised)  c. Dividend  c. Dividend  c. Commission/provision/fiee and administration  h. Recovery of asset impairment  Other income  Operational Expenses Other than Interest  a. Negative mark to market on financial assets  i. Securities  ii. Loans  iii. Spot and derivatives (realised)  c. Dividend  Operational Expenses Other than Interest  a. Negative mark to market on financial assets  i. Securities  ii. Loans  iii. Spot and derivatives (realised)  c. Loss on sale of financial assets  i. Securities  ii. Loans  iii. Other financial assets  c. Loss on spot and derivatives (realised)  c. Inspainment of financial assets  ii. Securities  iii. Chars  iiii. Sharia financing  iv. Other financial assets  i. Loans  iii. Sharia financing  iv. Other financial assets  l. Losses on operational risk  iii. Chars  iiii. Sharia financing  iv. Other financial assets  l. Losses on operational risk  iii. Personnel expenses	36,945,378  192,838,094  NO OTHER COL ENDED MARCI \$ Rupidah)  3,604,431  183,211  1,907,162  22,9395  1,857,495  set  406,936  35,681  9,185  - 16,398  16,398  17,497  11,333,929  6,430  10,476  - 11,333,929  6,430  11,213	36,248,451 188,898,490 IPREHENSIVE 1 31, 2019 AND DUAL 31 MAR 2018  3,586,767 160,477 1,851,356 1,939 1,876,895  304,118 4,861 1,422 12,081 13,667 129,220 12,086 13,667 5,338 46,687 5,338	2,922,351 41,431,064 210,826,241 NOOME 2018 CONSOL 31 MAR 2019 4,160,842 184,228 2,172,635 599,498 35,681 9,185 16,398 29,470 31,877 187,330 148,968 140,599 1,666,561 6,500 609 15,213 418,212 1,265 228,345	37,746,095 3,001,022 4,04747,117 207,204,418  LIDATED 31 MAR 2018  4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861 1,422 173,267 18,994 2,173,267 19,994 2,173,267 11,1294 35,947 11,1294 35,947 11,1294 11
No. DPERA A. 1. 2. B. 1.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THE THREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income and expenses  Interest income (and income (and income (and income))  Interest expenses  a. Rupieh  b. Foreign currency  Interest expenses  a. Rupieh  b. Foreign currency  Interest expenses  a. Rupieh  b. Foreign currency  Interest expenses  ii. Derational Income Other than Interest  a. Positive mark to market on financial assets  ii. Securities  iii. Spot and derivatives  iv. Other financial assets  i. Securities  iii. Other financial assets  iii. Consission/provision/fee and administration  h. Recovery of asset imperiment  iii. Other financial assets  iii. Loans  iii. Other financial assets  iii. Securities  iii. Loans  iii. Other financial assets  iii. Securities  iii. Loans  iii. Other financial assets  iii. Securities  iii. Loans  iii. Other financial assets  iii. Connessinoprovisoindee and administration  iii. Personnel expenses  iii. Conmissinoprovisoindee and administration  iii. Impariment of other assets (non financial assets)  personal expenses  iii. Personnel expenses	36,945,378  192,838,094  ND OTHER COL ENDED MARCI S Rupialh)  NDIVI 31 MAR 2019  3,604,431 183,211 1,907,162 22,965 1,857,495 est  406,936 35,681 16,398 29,470 129,138 107,590 79,474 1,333,929 6,430 10,476 3355 15,213 261,949 228 42,166 412,4956 6,276	36,248,451 188,898,490 PREHENSIVE 1 31,2019 AND DUAL 31,MAR 2018  3,586,767 160,477 1,851,355 18,994 1,876,895  304,118 4,861 1,422 1,2081 13,667 12,081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 14,4132 15,338	2,922,351 41,431,064 210,826,241  NCOME CONSOL 31 MAR 2019  4,160,842 184,228 2,172,621 2,149,465  599,498 35,681 9,185 - 16,398 35,681 1,877 187,330 148,968 1,966,501 10,476 6,500 10,476 418,212 - 418,212 - 1,265 15,213	37,746,095 3,001,022 4,0747,171 207,204,418  4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861 1,422 35,947 12,081 13,666 13,569 182,533 35,947 2,081 1,949,738 46,873 5,338 46,873 5,338 5,347 298 658,275 24,043 114 4,132 481 510,685 12,715
No. DPERA A. 1. 2. B. 1.	TOTAL EQUITIES  TOTAL LIABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THETHREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income (and interest)  Interest income (and interest)  Interest expenses  Intere	36,945,378  192,838,094  NO OTHER COL ENDED MARCI S Rupish)  3,604,431 183,211  1,907,162 22,985 1,857,495  set  406,936  35,681  9,185  - 9,185 - 16,398  17,590  129,138 107,590 10,476 - 129,138 107,590 10,476 - 1412,495 6,276 616,311	36,248,451 188,898,490 IPREHENSIVE 131,2019 AND DUAL 31 MAR 2018  3,586,767 160,477 1,851,355 18,994 1,876,895 11,942 12,026 12,026 12,036 46,687 13,338 13,359 12,036 14,422 14,422 15,338 16,667 129,220 12,036 14,424 1,380,335 1,380,347 1,380,347 1,380,345 1,380,347 1,380,345 1,380,347	2,922,351 41,431,064 210,826,241  NCOME  CONSOI 31 MAR 2019  4,160,842 194,228 2,172,621 2,194,65 599,498 35,681 9,185 - 16,398 - 29,470 - 31,877 187,330 148,968 140,589 1,866,561 - 10,476 - 609 - 11,265 228 3,345 418,212 - 1,265 228 3,345 416,049 512,045 8,160 600,243	37,746,095 3,001,022 40,747,171 207,204,418  4,124,627 160,590 4,861 1,422 4,8
No.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THETHREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income and expenses  Interest income (expenses)  Departional income (expenses)  Operational income (expenses)  Operational income Other than Interest  a. Positive mark to market on financial assets  i. Securities  ii. Loans  iii. Other financial assets  c. Gain on sole of financial assets  i. Securities  iii. Loans  iii. Other financial assets  c. Gain on sole of financial assets  iii. Spot and derivatives (realised)  e. Dividend  c. Cain on sole of financial assets  iii. Spot and derivatives (realised)  e. Dividend  c. Cain on sole of financial assets  iii. Conversion of the analytic and administration  h. Recovery of asset impairment  Other income  Operational Expenses Other than Interest  a. Negative mark to market on financial assets  iii. Spot and derivatives (realised)  e. Dividend  Departional Expenses Other than Interest  a. Negative mark to market on financial assets  iii. Spot and derivatives (realised)  e. Dividend  Operational Expenses Other than Interest  a. Negative mark to market on financial assets  iii. Spot and derivatives (realised)  e. Inspainment of financial assets  iii. Spot and derivatives (realised)  e. Impairment of financial assets  iii. Other financial assets  iii. Other financial assets  iii. Spot and derivatives (realised)  e. Impairment of financial assets  iii. Spot and derivatives (realised)  e. Impairment of financial assets  iii. Spot and derivatives (realised)  e. Impairment of other assets (realised)  iii. Other financial assets  iii. Spot and derivatives (realised)  e. Impairment of other assets (realised)  iii. Other financial assets  iii. Other financial assets  iii. Other proprises  iii. Commission/provision/fee and administration  iii. Impairment of other assets (realised)  iii. Other financial income (Expenses) Other than	36,945,378  192,838,094  ND OTHER COL ENDED MARCI S Rupialh)  NDIVI 31 MAR 2019  3,604,431 183,211 1,907,162 22,965 1,857,495 est  406,936 35,681 16,398 29,470 129,138 107,590 79,474 1,333,929 6,430 10,476 3355 15,213 261,949 228 42,166 412,4956 6,276	36,248,451 188,898,490 PREHENSIVE 1 31,2019 AND DUAL 31,MAR 2018  3,586,767 160,477 1,851,355 18,994 1,876,895  304,118 4,861 1,422 1,2081 13,667 12,081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 14,4132 15,338	2,922,351 41,431,064 210,826,241  NCOME CONSOL 31 MAR 2019  4,160,842 184,228 2,172,621 2,149,465  599,498 35,681 9,185 - 16,398 35,681 1,877 187,330 148,968 1,966,501 10,476 6,500 10,476 418,212 - 418,212 - 1,265 15,213	37,746,095 3,001,022 4,0747,117 207,204,418  10ATED 31 MAR 2018  4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861 1,422 13,666 13,669 182,533 181,010 1,944,738 46,873 5,338 46,873 5,338 2986 658,275 24,043 1141 41,132 4815 510,655 127,151 686,814 (1,255,478)
No. No. 1	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THETHREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses Interest income and expenses Interest income and expenses Interest income (expenses)  Derational Income (expenses)  Operational Income (expenses Other than Interest  Prostive mark to market on financial assets  i. Securities ii. Loans iii. Spot and derivatives (realised)  b. Regative mark to market on financial securities ii. Commission/provision/fee and administration  for Gain on investment under equity method  g. Commission/provision/fee and administration  h. Recovery of asset impairment i. Other income  Operational Expenses Other than Interest  a. Negative mark to market on financial assets ii. Courties iii. Comer income  Operational Expenses Other than Interest  a. Negative mark to market on financial assets i. Securities ii. Loans iii. Other income of the securities of the securities iii. Comer income  Operational Expenses Other than Interest ii. Securities iii. Conter income  I. Loans iii. Sont and derivatives (realised) iii. Sont and derivatives (realised) iii. Sont and derivatives (realised) iii. Sont and derivatives iii. Commission/provision/fee and administration h. Recovery of asset of financial assets iii. Sont and financial assets iii. Sont and financial assets iii. Commission/provision/fee and administration iii. Other financial assets iii. Loans iiii. Other financial assets iii. Loans iiii. Other financial assets iii. Loans iii. Other financial assets iiii. Loans iiii. Other financial assets iiii. Contra	36,945,378  192,838,094  ND OTHER COL ENDED MARCI S Rupidal)  3,604,431 183,211 1,907,162 22,985 1,857,495 est  406,936  35,681 16,398 107,590 129,138 107,590 11,476 1,333,929 6,430 10,476 15,213 335 15,213 15,213 15,213	36,248,451 188,898,490 IPREHENSIVE 1 31,2019 AND DUAL 31 MAR 2018  3,586,767 160,477 1,851,585 304,118 4,861 1,422 1,2081 13,667 129,220 12,081 13,667 129,220 12,086 46,687 5,338 298 46,687 5,338 46,687 5,338 47,465 613,148 4,132 5,7,465 613,148 (1,076,237) 800,638	2,922,351 41,431,064 210,826,241  NOOME 2018  CONSOI  4,160,842 184,228 2,172,636 599,498 35,681 9,185 16,398 3,681 16,398 1,666,591 10,476 6,500 10,476 6,500 11,666,591 15,213 418,212 1,265 228 3,345 4,216 6,049 512,045 8,160 60,203 1,082,402	37,746,095 3,001,022 4,0747,117 207,204,418  4,124,627 31 MAR 2018  4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861 1,422 35,947 12,081 13,667 13,667 13,667 14,949,738 46,873 5,338 46,873 298 658,275 24,043 114 4,132 481 510,655 24,043 114 (1,255,478) 917,789
No. No. OF The Management of t	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carying value  STATEMENTS OF PROFIT OR LOSS A FOR THETHREE MONTHS PERIOD  (In Million  DESCRIPTION  TOMAL INCOME AND EXPENSES  Interest income (Expenses)  Derational income (Expenses)  Operational income Other than Interest  a. Rupish  Derational income Other than Interest  a. Positive mark to market on financial assets  i. Socurities  ii. Loans  iii. Other financial assets  c. Gain on size of financial assets  ii. Socurities  iii. Loans  iii. Other financial assets  c. Gain on size and derivatives (realised)  d. Dividend  Commission/provision/fiee and administration  h. Recovery of asset impairment  i. Other income  Operational Expenses Other than Interest  a. Negative mark to market on financial assets  iii. Loans  iii. Other financial assets  iii. Soci and derivatives (realised)  d. Dividend  c. Commission/provision/fiee and administration  h. Recovery of asset impairment  iii. Other income  Operational Expenses Other than Interest  a. Negative mark to market on financial assets  iii. Loans  iii. Soci and derivatives  iv. Other financial assets  b. Positive mark to market on financial isbilities  c. Loss on sale of financial assets  ii. Loans  iii. Sharia financing  iv. Other financial assets  f. Losses on operational rivis  ji. Loans  iii. Sharia financing  iv. Other financial assets  f. Losses on operational rivis  g. Losses on investment under equity method  h. Commission/provision/fiee and administration  ii. Impairment of financial assets  f. Losses on operational rivis  g. Losses on operational rivis  iii. Other financial assets  f. Losses on operational rivis  personnel expenses  I. Loans  iii. Other financial assets  f. Losses on operational rivis  personnel expenses  I. Mere represes  Other than Interest  l. Other represes  Other than Interest  l. Other represes  Other than Interest  l. Other represes  Other than Interest  l. Ot	36,945,378  192,838,094  ND OTHER COL ENDED MARCI S Rupialh)  NDIVI 31 MAR 2019  3,604,431 183,211 1,907,162 22,965 1,857,495 est  406,936 35,681 16,398 9,185 29,470 17,990 179,474 1,333,929 6,430 10,476 3355 15,213 261,949 42,266 616,311 (926,993) 930,502	36,248,451 188,898,490 PREHENSIVE 1 31,2019 AND DUAL 31 MAR 2018  3.586,767 160,477 1,851,355 18,994 1,876,895  304,118 4,861 1,422 1,2081 13,667 12,081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 12,2081 13,667 14,222 1,380,355 46,687 1,281 1,380,355 1114 1,142 1,141 1,	2,922,351 41,431,064 210,826,241  NCOME  CONSOL 31 MAR 2019  4,160,842 184,228 2,172,621 2,149,465 599,498 35,681 9,185 - 16,398 - 29,470 31,877 187,300 148,968 140,589 1,586,561 10,476 - 418,212 - 418,212 - 418,212 - 418,212 - 418,212 - 418,212 - 6,049 512,045 8,160 680,243 (1,067,063) 1,082,402	37,746,095 3,001,022 40,747,117 207,204,418  4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861 1,422 35,947 12,081 13,666 13,569 182,533 312,033 312,033 5,338 46,873 5,338 46,873 5,338 47,47 4,132 481 41,132 481 510,655 12,715 686,814 (1,255,478) 917,789
No. 1. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2.	TOTAL EQUITIES  TOTAL LABILITIES AND EQUITIES  at net carrying value  STATEMENTS OF PROFIT OR LOSS A FOR THETHREE MONTHS PERIOD  (In Million  DESCRIPTION  TIONAL INCOME AND EXPENSES  Interest income and expenses  Interest income and expenses  Interest income and expenses  Interest income (expenses)  Derarigo currency  Interest expenses  a. Rupish  b. Forigo currency  Interest expenses  a. Rupish  come for market on financial assets  i. Securities  ii. Loans  iii. Other financial assets  i. Securities  ii. Loans  iii. Other financial assets  c. Gain on sold of financial dishifties  c. Gain on sold of financial assets  i. Securities  ii. Loans  iii. Other financial assets  c. Gain on sold of financial assets  iii. Spot and derivatives (realised)  c. Dividend  c. Dividend  c. Dividend  c. Commission/provision/fine and administration  h. Recovery of asset impairment  Other income  Operational Expenses Other than Interest  a. Negative mark to market on financial assets  i. Securities  ii. Loans  iii. Spot and derivatives (realised)  c. Dividend  Derational Expenses Other than Interest  a. Negative mark to market on financial assets  i. Securities  ii. Loans  iii. Spot and derivatives (realised)  c. Loass on sale of financial assets  i. Securities  ii. Loans  iii. Spot and derivatives (realised)  c. Loass on sale of financial assets  i. Securities  ii. Loans  iii. Other financial assets  c. Loss on spot and derivatives (realised)  c. Impairment of financial assets  i. Securities  ii. Loans  iii. Sharia financing  iv. Other financial assets  i. Loans  iii. Sharia financing  iv. Other financial assets  i. Loans  iii. Sharia financing  iv. Other financial assets  i. Loans  iii. Sharia financing  iv. Other financial assets  iii. Loans  iiii. Sharia financing  iv. Other financial assets  iii. Loans  iiii. Sharia financing  iv. Other financial assets  iii. Derational Properses  Net Operational Income (Expenses) Other than Interest  Other expenses  Net Operational Income (Expenses) Other than Interest  Other expenses  Net O	36,945,378  192,838,094  NO OTHER COL ENDED MARCI \$ Rupida')  3,604,431 183,211  1,907,162 22,9955 1,857,495  set 406,936  35,681  9,185 406,936  16,398 107,590 129,138 107,590 179,474 1,333,929 6,430 10,476 412,495 6,276 616,311 (926,936) 930,502  1,152 1,1	36,248,451 188,898,490 IRREHENSIVE 1 31, 2019 AND DUAL 31 MAR 2018  3,586,767 160,477 1,851,552 304,118 4,861 1,422 1,202 12,026 13,667 129,220 12,026 14,036 1,380,355 46,667 5,338 48,687 298 49,824 1,380,355 46,667 5,338 41,180 40,726 613,148 4,132 50 407,726 613,148 (1,076,237) 800,658	2,922,351 41,431,064 210,826,241  NCOME 2018 CONSOL 31 MAR 2019  4,160,842 184,228 2,172,621 2,984 2,149,465  599,498 35,681 9,185 16,398 35,681 16,398 16,3	37,746,095 3,001,022 40,747,117 207,204,418  4,124,627 207,204,418  4,124,627 160,590 2,092,956 18,994 2,173,267 694,260 4,861 1,422 35,947 12,081 13,667 13,569 182,533 12,079 181,101 1,349,738 46,873 5,338 298 658,275 24,043 114 4,132 481 510,6555 12,715 686,814 (1,255,478) 917,789

Deferred tax income (expense NET PROFIT (LOSS)

OTHER COMPREHENSIVE INCOME

1. Items that will not be reclassified to profit or

d. Others

a. Gain on fixed asset revaluation
 b. Gain (loss) on defined benefit actuarial

program
c. Portion of other comprehensive income from

Gain (loss) on value changes of financial assets categorized as available for sale

c. Effective portion from cash flow hedge

d. Others
e. Income lax relating to items that will be reclassified to profit or loss
OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR NET OF APPLICABLE INCOME TAX
CURRENT YEAR TOTAL COMPREHENSIVE INCOME
PROfit attributable to:
EQUITY HOT DEPS OF THE PARENT ENTITY
EQUITY HOT DEPS OF THE PARENT ENTITY

EQUITY HOLDERS OF THE PARENT ENTITY

TOTAL COMPREHENSIVE PROFIT (LOSS) FOR

TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE

NET EARNINGS (LOSS) PER SHARE

NON CONTROLLING INTEREST CURRENT YEAR TOTAL PROFIT

THE PERIOD

			STAT		ARNING ASSET C As of March 31	, 2019 AND 20		IATION							
ľ	No,	DESCRIPTION	(In Millions Rupiah) INDIVIDUAL MARCH. 31 2019				MARCH. 31 2018								
L			С	SM	S S	D D	L	Total	С	SM	S S	D D	L	Total	
ŀ	1,	RELATED PARTIES Interbank placement													
		a, Rupiah b, Foreign currency	85,286	-	-	-	-	85,286	93,432	-	-	-	-	93,432	
	2,	Spot and derivatives claims	00,200	·				00,200	30,402					30,402	
		a, Rupiah b, Foreign currency			-			-	-					-	
	3,	Securities	400 470					400 470						440.444	
		a, Rupiah b, Foreign currency	136,170	-			-	136,170	148,114			-		148,114	
	4,	Securities sold under repurchase agreement (repo) a, Rupiah											_		
		b, Foreign currency		-	-	-	-	-		-	-	-	-	-	
	5,	Claims on securities bought under reverse repo a, Rupiah			-									_	
	6	b, Foreign currency Acceptance claims	-		-	-	-	-	4,172	-	-	-		4,172	
	6, 7,	Loans	-	-	-	-	-	-	4,172			-		4,172	
		a, Micro, small and medium enterprises (UMKM) i, Rupiah	11,887					11,887	169,596				289	169,885	
		ii, Foreign currency	- 11,007		-	-	-	- 11,007	-	-	-	-	-	-	
		b, Non micro, small and medium enterprises (UMKM) i, Rupiah	1,537,210	-				1,537,210	2,243,766	21,957		-		2,265,723	
		ii, Foreign currency c, Restructured loans			-	-	-		-		-	-	-	-	
		i, Rupiah	188,424	-		-	-	188,424	214,490		-	-	-	214,490	
		ii, Foreign currency d, Loans on property	477,737	-		-	-	477,737	482,387	21,957		-	-	504,344	
	8,	Equity investment	2,310,043	-	-	-	-	2,310,043	1,484,360	-	-	-	-	1,484,360	
	9, 10,	Temporary equity investment Other receivables	:	-		-	-			:		-			
	11,	Commitments and contingencies a, Rupiah	790,007				_	790,007	410.904					410,904	
	40	b, Foreign currency	1,393	-		-	-	1,393	3,019		-	-		3,019	
ŀ	12, II,	Foreclosed assets NON-RELATED PARTIES	-	-	-	-	-	-	-	-	-1	-	-	-	
Γ	1,	Interbank placement a, Rupiah	211,211					211,211	177.958					177,958	
ı		b, Foreign currency	2,932,314	-	-	-	-	2,932,314	2,801,376	-	-	-	-	2,801,376	
	2,	Spot and derivatives claims a, Rupiah	30,847					30,847	30,199	-				30,199	
I	3,	b, Foreign currency Securities	275		-	-	-	275	987	-	-	-	-	987	Ī
	٥,	a, Rupiah	11,355,508		-		2,638	11,358,146	31,734,520	-		-	6,250	31,740,770	
	4,	b, Foreign currency Securities sold under repurchase agreement (repo)	2,774,511	-	-	-	-	2,774,511	2,835,741	-	-	-	-	2,835,741	
	٠,	a, Rupiah			-	-	-			-	-	-	-		
	5,	b, Foreign currency Claims on securities bought under reverse repo	-	,	-			-	-					-	
		a, Rupiah b, Foreign currency	13,380,666			-	-	13,380,666	6,897,914			-	-	6,897,914	
	6,	Acceptance claims	2,488,805					2,488,805	2,529,836					2,529,836	
	7,	Loans a, Micro, small and medium enterprises (UMKM)													
		i, Rupiah ii, Foreign currency	29,286,205 70,044	1,632,873	126,268	161,161	1,286,093	32,492,600 70.044	29,514,946 67,978	1,576,869 122	103,212	202,764	941,580	32,339,371 68,100	
		b, Non micro, small and medium enterprises (UMKM)		•											
		i, Rupiah ii, Foreign currency	83,957,223 13,504,590	2,927,795	88,858	227,138 78,320	2,180,138	89,381,152 13,582,910	75,462,767 12,624,457	2,773,050	249,576	189,218	1,701,194	80,375,805 12,624,457	
		c, Restructured loans		4 004 007	00.000		075 400			000.740	400,000	400.000	550 507		
		i, Rupiah ii, Foreign currency	4,839,943 963,160	1,001,397	69,603	162,698	975,480	7,049,121 963,160	4,506,060 666,850	982,718	189,292	132,280	556,587	6,366,937 666,850	
	8,	d, Loans on property Equity investment	36,396,032 790	2,317,942	53,943	91,874	987,688 625	39,847,479 1,415	31,983,107 790	1,869,426	61,440	158,037	747,214 625	34,819,224 1,415	
	9,	Temporary equity investment	-			-	-		-		-		-		
	10, 11,	Other receivables Commitments and contingencies			·	-			6,735	433			-	7,168	
		a, Rupiah b, Foreign currency	33,618,670 7,338,191	79,957	2,674	3,826	34	33,705,161 7,338,191	35,211,229 9,273,011	37,511 2,808	3,650	9,983	72	35,262,445 9,275,819	
L	12,	Foreclosed assets	212,196		24,838	275,010	107,018	619,062	24,839	-	24,840	288,173	98,685	436,537	
+	1,	OTHER INFORMATIONS Assets pledged as collateral :													
		a, To Bank Indonesia b, To Other parties													
	2,	Impairment provision on earning assets						3,701,307						2,993,307	
	3, 4,	Required regulatory provision on earning assets Percentage of UMKM to total loans						5,154,620 23.76%						4,255,746 25.48%	
	5,	Percentage of to micro and small enterprises (UMK) to total loans Percentage of UMKM debtor to total debtor						2.55% 10.93%						2.70%	
	6, 7,	Percentage of micro and small enterprises (UMK) debtor to total debtor						10.93% 4.46%						11.30% 4.17%	
	8,	Others a, Chanelling													
		b, Mudharabah Muqayyadah						0.002.103							
		c, Writen off earning assets d, Written off earning assets that has been re-collected						3,624,192 2,456,825						4,188,180 1,588,681	
Ĺ	_	e, Charged off earning assets						1,116,907						801,037	
					MPAIRMENT LOS AS OF MARCH 31										
					(In Millions	Rupiah)	MARCH 31, 201	10			, i	ARCH 31, 201	R		
	No.	DESCRIPTION			Allowano	e for Impairme	nt Req	uired Allowance		Allowance	for Impairment	Requ	uired Allowance		
		SECONI ITON			Individual	Collec		Losses on Earni General	ng Assets Specific	Individual	Collectiv	L	osses on Earnii eneral	ng Assets Specific	
		Interbank placement				-	- /	32,288	-		-	-	30,728		
	2.	Spot and derivatives claims Securities						311 28,267	2,638	6,25	0		312 37,160	6,250	
1	4	Consultion cold under requirehance parament (rose)									1				ø

1,332,070

Capital Adequacy Ratio (CAR)

Capital Adequacy Ratio (CAR)

Return on Asset (ROA)
Return on Equity (ROE)
Net Interest Margin (NIM)
Operating Expense to Operating Revenue
Loan to Deposit Ratio (LDR)
Net Stable Funding Ratio (NSFR)

Gross NPL Net NPL Return on Asset (ROA)

Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Interest Margin (NIM)
Operating Expense to Operating Revenue
Net Stable Funding Ratio (NSFR)

earning assets earning assets and non earning assets earning assets

Non performing earning assets to non earning assets

Impairment provision on pageing

Impairment provision on earning assets to total earning assets

Non performing earning assets and non earning assets to total earning assets and non

Non performing earning assets and non earning assets to total earning assets and non

Impairment provision on earning assets to total earning assets

DESCRIPTION   STARR 2019   31 DEC 2018   31 MAR 2019   31 DEC 2018	N.	(In Millions Rupi	INDIVI	DUAL	CONSOL	IDATED
1. Unused borrowing a. Rupish b. Foreign currency 2. Outstanding spot and derivatives (purchased) 3. Others III.  Committee I. Undisbursed loan facilities to debtors a. BUNN i. Committed - Rupish - Foreign currency ii. Uncommitted - Rupish - Foreign currency iii. Uncommitted - Rupish - Foreign currency b. Others ii. Committed - Rupish - Foreign currency b. Others ii. Uncommitted 27,534,124 26,572,534 27,484,124 26,504,167 iii. Uncommitted 27,534,124 26,572,534 27,484,124 26,504,167 iii. Uncommitted 1. Rupish iii. Uncommitted 1. Rupish iii. Uncommitted 1. Rupish iii. Foreign currency b. Undisbursed loan facilities to other banks a. Committed 1. Rupish iii. Foreign currency b. Uncommitted 1. Rupish iii. Foreign currency b. Uncommitted 1. Rupish iii. Foreign currency b. Uncommitted 1. Rupish iii. Foreign currency c. 93,683 33,683 iii. Foreign currency c. 93,683 33,683 iii. Foreign currency c. 1,225,001 300,001 37,853,576 37,855	_		31 MAR 2019	31 DEC 2018	31 MAR 2019	31 DEC 2018
a. Rupiah b. Foreign currency 2. Outstanding spot and derivatives (purchased) 3. Others  1. Undistursed loan facilities to debtors a. BUNN i. Committed - Rupiah - Foreign currency ii. Uncommitted - Rupiah - Foreign currency ii. Uncommitted - Rupiah - Foreign currency b. Offers i. Committed ii. Uncommitted ii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Rupiah iii. Foreign currency b. Undistursed loan facilities to other banks a. Committed iii. Rupiah iii. Foreign currency b. Uncommitted iii. Rupiah iii. Foreign currency c. Journal of the standarding irrevocable LC a. Foreign LC a. Foreign LC b. Local LC T41,594 667,343 741,594 667,34	I.					
D. Foreign currency 2. Outstanding spot and derivatives (purchased) 3. Others 1. Undisbursed loan facilities to debtors a. BUNN i. Committed - Rupiah - Foreign currency ii. Uncommitted - Rupiah - Foreign currency ii. Uncommitted - Rupiah - Foreign currency ii. Uncommitted - Rupiah - Foreign currency b. Others i. Committed 27,534,124 28,572,534 27,484,124 28,504,167 iii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Uncommitted iii. Rupiah iii. Foreign currency b. Uncommitted iii. Rupiah iii. Foreign currency c. 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2,						
2. Outstanding spot and derivatives (purchased) 3. Others 3. Others 1. Undisbursed loan facilities to debtors a. BUNN i. Committed - Rupiah - Foreign currency i. Undisbursed loan facilities to debtors a. BUNN i. Committed - Rupiah - Foreign currency b. Others i. Committed 22,534,124 26,572,534 22,480,00 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000 2,848,000 2,876,000			-	-	-	
1. Others   1.			-	-	-	
COMMITTED LIABILITIES			8,718,037	4,273,112	8,718,037	4,273,112
1. Undisbursed loan facilities to debtors a. BUNN i. Committed - Rupiah - Foreign currency ii. Uncommitted - Rupiah - Foreign currency b. Others ii. Committed - Rupiah - Foreign currency b. Others ii. Uncommitted 2,244,000 2,876,000 2,			-	-	-	
a. BUMN i. Committed - Rupish - Foreign currency - Rupish - Rupish - Rupish - Rupish - Foreign currency - 2,448,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,876,000 - 2,848,000 - 2,876,000 - 2,876,000 - 2,876,000 - 2,876,000 - 3,133,950 - 8,470,031 - 7,953,674 - 3,785 - 19,415 - 37,785 - 19,415 - 37,785 - 19,415 - 37,785 - 19,415 - 37,785 - 19,415 - 37,883 - 37,855 - 19,415 - 37,883 - 37,855 - 19,415 - 37,883 - 37,855 - 19,415 - 37,883 - 37,855 - 37	II.					
i. Committed Porganization Foreign currency III. Uncommitted Rupiah Foreign currency III. Uncommitted Rupiah Foreign currency III. Uncommitted Rupiah						
- Rupiah - Foreign currency - Profess - Foreign currency - Profess - Committed - Rupiah - Foreign currency - 2,848,000 - 2,876,000 - 2,846,000 - 2,876,000 - 2,846,000 - 2,876,000 - 2,846,000 - 2,876,000 - 2,846,000 - 2,876,000 - 2,846,000 - 2,876,000 - 2,846,000 - 2,876,000 - 2,846,000 - 2,876,000 - 2,846,000 - 2,876,000 - 2,846,000 - 2,876,000 - 2,846,000 - 2,876,000 - 2,846,000 - 2,876,000 - 2,846,000 - 2,876,000 - 2,876,000 - 2,876,000 - 3						
Foreign currency			007.000	4 470 000	007.000	4 470 000
III. Uncommitted					,	, .,
- Rupiah - Foreign currency - Lothers - Foreign currency - Lothers - Committed - Committed - Committed - Rupiah - Committed - Rupiah - Rup			1	1	1	1
- Foreign currency b. Others i. Committed ii. Uncommitted 27,534,124 28,572,534 27,485 27,484,124 28,572,534 27,484,124 28,572,534 27,485 27,484,124 28,572,534 27,485 27,486,00 28,486,			425.004	200.004	405.004	200.004
b. Others i. Committed ii. Uncommitted iii. Uncommitted iii. Uncommitted iii. Uncommitted 2. Undisbursed loan facilities to other banks a. Committed i. Rupish ii. Foreign currency b. Uncommitted i. Rupish iii. Foreign currency b. Uncommitted i. Rupish iii. Foreign currency c. Rupish iii. Foreign currency c. Authority						
i. Committed ii. Uncommitted iii. Uncommitted 27,534,124 26,572,534 27,484,124 26,504,161 iii. Uncommitted 2. Undisburded loan facilities to other banks a. Committed i. Rupiah ii. Foreign currency b. Uncommitted ii. Rupiah iii. Foreign currency c. Justanding inversorable LIC a. Foreign LIC b. Local LIC c. T44,594 667,343 741,594 667,343 c. Others  III. CONTINOENT CLAIMS III. Received guarantees a. Rupiah b. Foreign currency c. Justanding sport and derivatives (sold) c. Others  III. CONTINOENT CLAIMS III. Continues to the sport of th			2,040,000	2,010,000	2,040,000	2,010,000
III. Uncommitted   8,404,300   8,130,950   8,470,031   7,953,674			27 534 424	26 572 524	27 484 124	26 504 46
2. Undisbursed loan facilities to other banks a. Committed i. Rupish iii. Foreign currency b. Uncommitted i. Rupish iii. Foreign currency b. Uncommitted i. Rupish iii. Foreign currency c. Journal of the property of the pro						
a. Committed i. Rupiah ii. Foregra currency b. Uncommitted i. Rupiah ii. Foregra currency b. Uncommitted ii. Rupiah ii. Foregra currency 3. Outstanding ineviocable LIC a. Foreign Currency 3. Outstanding ineviocable LIC 499.081 1,328,520 459,081 1,328,520 iii. Foreign currency 4. Outstanding sport and derivatives (sold) 5. Others  III. CONTINCENT CLAIMS 1. Received guarantees a. Rupiah b. Foreign currency 2. Accounced interest a. Loan Interest b. Other interest 1,125,764 1,017,357 1,127,498 1,018,140 b. Other interest 1. Southers 1. Southers 1. Itsued guarantees a. Rupiah 1. Taylor T47,907 747,097 749,785 7575,65 1. Issued guarantees a. Rupiah 5. Others 1. Southers 1. Substitution Subst			0,404,300	0,130,530	0,410,031	1,300,011
I. Rupiah   19,415   37,785   19,415   37,785   19,415   37,785   19,415   37,785   19,415   37,785   19,415   37,785   19,415   37,785   19,415   37,785   19,415   37,785   19,415   37,785   19,415   37,785   19,415   37,785   19,415   37,785   19,415   37,785   19,415   37,785   1,228,520   45,916   1,328,520   45,918   1,328,520   47,918   4,718,620   4,718,620   4,718						
III. Foreign currency			19.415	37 785	19 415	37 78
b. Uncommitted i. Rupish ii. Foreign currency 3. Outstanding inevocable LIC a. Foreign LIC d. 459.081 1,328,520 459,081 1,328,520 b. Local LIC 741,594 667,343 741,594 667,341 4. Outstanding sport and derivatives (sold) 8,718,130 4,271,966 8,718,130 4,271,966 8,718,130 4,271,966 8,718,130 1,271,966 8,718,1			10,410	07,700	15,410	01,100
I. Rupiah						
II. Foreign currency					93.693	93.693
3. Outstanding irrevocable L/C a. Foreign L/C a. Foreign L/C A. 590.81 b. Local L/C C. 741.594 667.343 741.594 667.343 741.594 667.343 741.594 667.343 741.594 667.343 741.594 667.343 741.594 667.343 741.594 667.343 741.594 667.343 741.594 747.596 8718.130 4.271.966 8718.130 4.271.966 8718.130 1.271.966 8718.130 1.271.966 8718.130 1.271.966 8718.130 1.271.966 8718.130 1.271.966 8718.130 1.271.966 8718.130 1.271.966 8718.130 1.271.966 8718.130 1.271.966 8718.130 1.271.966 8718.130 1.271.966 8718.130 1.271.966 8718.130 1.271.966 1.27			1 .			
a. Foreign LIC			1 1			
B. Local LC			459.081	1.328.520	459.081	1.328.520
4. Outstanding spot and derivatives (sold)   8,718,130   4,271,966   4,271,966   4,271,966   4,271,966   4,271,966   4,271,966   4,271,966   4,271,966   4,271,966   4,271,966   4,271,966   4,271,967   4,271,9						20, 120
S. Others   S. O				4.271.966	8,718,130	4.271.966
1. Received guarantees a. Rupah b. Foreign currency 2. Accounce interest a. Loan Interest b. Other interest 3. Others 1.125,764 1.017,357 1.127,498 1.018,145 b. Other interest 5. Other interest 1.18sued guarantees 1.18sued guarantees a. Rupah 747,800 747,097 749,795 757,585 b. Foreign currency 47,437 71,842 47,437 71,842 2. Others  SHAREHOLDERS  1. Ultimate Shareholder * 9 Through : PT Panin Financial Tbic. 1. Not Ultimate Shareholder frough Capital Market (≥ 5%)		5. Others				
a. Rupiah b. Foreign currency 2. Accorded interest a. Loan Interest 1,125,764 1,017,357 1,127,498 1,018,145 1,018,764 1,017,357 1,127,498 1,018,145 1,018,764 1,017,357 1,127,498 1,018,146 1,018,364 1,018,36	III.	CONTINGENT CLAIMS				
b. Foreign currency 2. Accrued interest a. Loan Inferest b. Other interest 3. Offices confidence b. Other interest confidence confid		Received guarantees				
2. Accrued interest a. Loan Interest b. Other interest 1,125,764 1,017,357 1,127,498 1,018,145 b. Other interest 1,332 1		a. Rupiah	-	-	-	
a. Loan Interest 1,125,764 1,017,357 1,127,498 1,018,145 1 0.0 Other interest 1 1,125,764 1 1,017,357 1,127,498 1,018,145 1 0.0 Others 1 1,332		b. Foreign currency		-	-	
D. Other interest   1,332   - 1,332   - 1,332       D. CONTINCENT LIBILITIES   1,332   - 1,332   - 1,332   - 1,332   - 1,332       D. Foreign currency   1,47,800   747,897   749,785   757,586   - 1,47,337   71,842   47,437   71,842   47,437   71,842   47,437   71,842   47,437   71,842   481,699   374,258   481,699   374,258     SHAREHOLDERS						
3. Offers		a. Loan Interest	1,125,764	1,017,357	1,127,498	1,018,149
N.   CONTINGENT LIABILITIES					-	
1. Issued guarantees a. Rupain b. Foreign currency 47,4737 774,890 747,997 749,785 775,582 2. Others  SHAREHOLDERS  1. Ultimate Shareholder:  Through: PT Paint Financial Tbk. 1. Nor Ultimate Shareholder through Capital Market ( 2.5%)				1,332	-	1,332
a. Rugiah 147,800 747,097 749,785 757,586 b. Foreign currency 47,437 71,842 47,437 71,842 2. Others 481,699 374,258 481,699 374,258  SHAREHOLDERS  1. Ultimate Shareholder: 9 Through: PT Panin Financial Tbix :46,04%  11. Non Ultimate Shareholder finough Capital Market (2.5%)	IV.					
b. Foreign currency						
2. Others						
SHAREHOLDERS  1. Ultimate Shareholder: 4 Through: PT Panin Financal Tbk. :46.04%  11. Non Ultimate Shareholder fhrough Capital Market (2.5%)						
Ultimate Shareholder: <sup>4</sup> Through: PT Panin Financial Tbk. :46.04%  II. Non Ultimate Sharehoder through Capital Market (≥5%)		2. Others	481,699	374,258	481,699	374,258
Utimate Shareholder: <sup>4</sup> Through: PT Panin Financial Tbk. : 46.04%     II. Non Utimate Shareholder through Capital Market (≥ 5%)			ne .			
Through: PT Panin Financial Tbit. : $46.04\%$ II. Non Ultimate Sharehoder through Capital Market ( $\geq 5\%$ )		SHAREHOLDE	10			
						: 46.04%
- YOUGHILTO, 11001 IJ GHINDO . 30.02 (0	II. No	n Ultimate Sharehoder through Capital Market (≥5%)				- 38 82%
	- W	promitive. 1100 t ty Ellingu				. 00.02/0
						: 15.14%
V. Public ( < 5% each) : 15.14%		No ( < h% pach)				

Equity investment Temporary equity investment Other receivables nmitment and contingencie

		3. Others		-	,332	- 1,332	DOVDD	OF COMMISSIONE	DC					
	IV.	CONTINGENT LIABILITIES						ident Vice President			: Lintang Nugroho	. n		
	[	Issued guarantees					- Indepen		Commissioner		: Chandra Rahard			
		a. Rupiah	7	47,800 747	.097 749,7	85 757,582		ident Commissioner			: Drs. H. Rivanto	ija Gullawali 4		
		b. Foreign currency		47.437 71	.842 47.4	37 71.842	- Indepen				: Lianna Loren Lir			
		2. Others	4	81,699 374	.258 481.6	99 374.258	DIRECTO				: Lianna Loren Lir	manto		
					,,-		J DIKECIO	JKS ent Director						
1		SHAREHO	OI DERS					ent Director esident Director			: Herwidayatmo : Roosniati Salihir			
ı		OT MALEN	J											
-	I Illin	nate Shareholder : 4)						esident Director			: Hendrawan Dan			
-		uoh : PT Panin Financial Tbk.				: 46.04%	- Director				: Lionto Gunawan			
-		Sylver Commence Commence				. 10.0170	- Director				: Gunawan Santo	90		
-	II. Non I	Jltimate Sharehoder through Capital Market (≥5%)					- Director				: Ng Kean Yik			
- 1		aint No. 1103 Ptv Limited				: 38.82%	- Director				: Edy Heryanto			
ı		, ,					- Director				: Januar Hardi			
- 1	III. Non I	Ultimate Shareholder through non Capital Market (≥5%)				: nill		ance and Risk Mana	gement Director		: Antonius Ketut D			
-							- Director				: Suwito Tjokrorah			
L	IV. Publi	c ( < 5% each)				: 15.14%	- Director	r			: H. Ahmad Hiday	at		
							ITS OF CHANGES							
1					FOR THE THREE		) ENDED MARCH is Rupiah)	31, 2019 AND 201	8					
ŀ					D://	(277 371 1100				Deteined	Camina			
					Difference in	(ar mano		hensive Income	D	Retained	Earnings	Equity	Non	
			Canital Steek	Additional paid	value of equity	Revaluation of	Other Comprel	hensive Income Changes in fair	Shares of other	Retained	Earnings	attributable to	Non Controlling	Total
			Capital Stock	Additional paid in capital	value of equity transaction with		Other Comprel		comprehensive		Earnings Unappropriated	attributable to owners of the	Controlling	Total Equity
			Capital Stock		value of equity transaction with non controlling	Revaluation of	Other Comprel	Changes in fair	comprehensive income of			attributable to		
	Ralance a			in capital	value of equity transaction with non controlling interest	Revaluation of premises and equipment	Other Comprel Actuarial gain (loss)	Changes in fair value of AFS securities	comprehensive income of associate	Appropriated	Unappropriated	attributable to owners of the parent entity	Controlling Interest	Equity
		s of January 1, 2018	Capital Stock 2,408,765		value of equity transaction with non controlling	Revaluation of premises and	Other Comprel	Changes in fair value of AFS securities	comprehensive income of			attributable to owners of the	Controlling	
١	Transfer o	s of January 1, 2018 f surplus revaluation of premises and equipment to retained		in capital	value of equity transaction with non controlling interest	Revaluation of premises and equipment 6,820,870	Other Comprel Actuarial gain (loss)	Changes in fair value of AFS securities	comprehensive income of associate	Appropriated	Unappropriated 21,307,516	attributable to owners of the parent entity	Controlling Interest	Equity
	Transfer o earning ar	s of January 1, 2018  surplus revaluation of premises and equipment to retained sing from sale of revalued premises and equipment.		in capital	value of equity transaction with non controlling interest	Revaluation of premises and equipment	Other Comprel Actuarial gain (loss)	Changes in fair value of AFS securities	comprehensive income of associate	Appropriated	Unappropriated 21,307,516 274	attributable to owners of the parent entity 33,981,898	Controlling Interest 2,306,833	Equity 36,288,731
	Transfer o earning ar Net incom	s of January 1, 2018 Supplys revaluation of premises and equipment to retained sing from sale of revalued premises and equipment for the period.		in capital	value of equity transaction with non controlling interest	Revaluation of premises and equipment 6,820,870	Other Comprel Actuarial gain (loss)	Changes in fair value of AFS securities 93,925	comprehensive income of associate 1,183	Appropriated	Unappropriated 21,307,516	attributable to owners of the parent entity 33,981,898	Controlling Interest	36,288,731 706,672
	Transfer or earning ar Net incom Other com	s of January 1, 2018 f surplus revaluation of premises and equipment to retained sing from sale of revalued premises and equipment to the period prehensive income-after tax		in capital	value of equity transaction with non controlling interest	Revaluation of premises and equipment 6,820,870	Other Comprel Actuarial gain (loss)	Changes in fair value of AFS securities	comprehensive income of associate	Appropriated	Unappropriated 21,307,516 274	attributable to owners of the parent entity 33,981,898	2,306,833 2,306,833 - 39,504 80	36,288,731 706,672 (10,225)
	Transfer or earning ar Net incom Other com Additional	s of January 1, 2018 Supplus revaluation of premises and equipment to retained sing from sale of revalued premises and equipment e for the period premiser and equipment error the period premisers income after tax paid-in capital of subsidiaries	2,408,765 - - -	in capital 3,444,330 - - - -	value of equity transaction with non controlling interest (28,569)	Revaluation of premises and equipment  6,820,870  (274)	Other Comprei	Changes in fair value of AFS securities 93,925	comprehensive income of associate 1,183	Appropriated 140,000	Unappropriated 21,307,516 274 667,168 -	attributable to owners of the parent entity  33,981,898  667,168 (10,305)	2,306,833 - 39,504 80 306,925	36,288,731 36,288,731 706,672 (10,225) 306,925
	Transfer or earning ar Net incom Other com Additional Balance a	s of January 1, 2018 Supplus revaluation of premises and equipment to retained sing from sale of revalued premises and equipment for the period premises income either tax peptid-napital of subsidiaries soft March 31, 2018		in capital	value of equity transaction with non controlling interest (28,569)	Revaluation of premises and equipment 6,820,870	Other Comprel Actuarial gain (loss)	Changes in fair value of AFS securities 93,925	comprehensive income of associate 1,183	Appropriated	Unappropriated 21,307,516 274	attributable to owners of the parent entity  33,981,898	Controlling Interest  2,306,833  39,504  80  306,925  2,653,342	706,672 (10,225) 36,925
	Transfer or earning ar Net incom Other com Additional Balance a Difference	s of January 1, 2018  f surplus revaluation of premises and equipment to retained sing from sale of revalued premises and equipment to the period for the period prehensive income after tax paid-in capital of subsidiaries s of March 31, 2018 in value of equity transaction with non-controlling interest	2,408,765 - - -	in capital 3,444,330 - - - -	value of equity transaction with non controlling interest (28,569)	Revaluation of premises and equipment  6,820,870  (274)	Other Comprei	Changes in fair value of AFS securities 93,925	comprehensive income of associate 1,183	Appropriated 140,000	Unappropriated 21,307,516 274 667,168 -	attributable to owners of the parent entity  33,981,898  667,168 (10,305)	2,306,833 - 39,504 80 306,925	36,288,731 36,288,731 706,672 (10,225) 306,925
	Transfer or earning ar Net incom Other com Additional Balance a Difference Transfer o	s of January 1, 2018 Surplus revaluation of premises and equipment to retained sign from sale of revalued premises and equipment effor the period premises and equipment effort he period prehinests income-after tax paid-in capital of subsidiaries of March 31, 2018 in value of equity transaction with non-controlling interest surplus revaluation of premises and equipment to retained	2,408,765 - - -	in capital 3,444,330 - - - -	value of equity transaction with non controlling interest (28,569)	Revaluation of premises and equipment  6,820,870  (274)	Other Comprei	Changes in fair value of AFS securities 93,925	comprehensive income of associate 1,183	Appropriated 140,000	Unappropriated 21,307,516 274 667,168 -	attributable to owners of the parent entity  33,981,898	Controlling Interest  2,306,833  39,504  80  306,925  2,653,342	706,672 (10,225) 36,925
	Transfer o earning ar Net incom Other com Additional Balance a Difference Transfer o earning ar	s of January 1, 2018  f surplus revaluation of premises and equipment to retained sing from sale of revalued premises and equipment to the period for the period prehensive income after tax paid-in capital of subsidiaries s of March 31, 2018 in value of equity transaction with non-controlling interest	2,408,765 - - -	in capital 3,444,330 - - - -	value of equity transaction with non controlling interest (28,569)	Revaluation of premises and equipment  6,820,870  (274)	Other Comprei	Changes in fair value of AFS securities 93,925	comprehensive income of associate 1,183	Appropriated 140,000	Unappropriated  21,307,516  274  667,168  -  21,974,958  -  1,436	attributable to owners of the parent entity  33,981,898  667,168 (10,305)  34,638,761 (89,261)	Controlling Interest  2,306,833  39,504  80  306,925  2,653,342	706,672 (10,225) 36,925
	Transfer o earning ar Net incom Other com Additional Balance a Difference Transfer o earning ar Net incom	s of January 1, 2018  Susplus revaluation of premises and equipment to retained sing from sale of revalued premises and equipment e for the period premises and equipment e for the period gradient applied 15 subsidiaries of March 31, 2016 in value of equity transaction with non-controlling interest if surplus revaluation of premises and equipment to retained sing from sale of revalued premises and equipment for the period for the period.	2,408,765 - - -	in capital 3,444,330 - - - -	value of equity transaction with non controlling interest (28,569)	Revaluation of premises and equipment 6,820,870 (274)	Other Comprei	Changes in fair value of AFS securities  93,925  (10,300)  83,625	comprehensive income of associate 1,183	Appropriated 140,000	21,307,516 274 667,168 - 21,974,958	attributable to owners of the parent entity  33,981,898  667,168 (10,305)  34,638,761 (89,261)	Controlling Interest  2,306,833  39,504  80  306,925  2,653,342  84,359	706,672 (10,225) 36,925 37,292,103 (4,902)
	Transfer o earning ar Net incom Other com Additional Balance a Difference Transfer o earning ar Net incom Other com	s of January 1, 2018  Supplus revaluation of premises and equipment to retained siring from sale of revalued premises and equipment et or the period greinesses income-after tax paintin capital of subsidiaries of March 31, 2018  in value of equity transaction with non-controlling interest supplus revaluation of premises and equipment to retained siring from sale of revalued premises and equipment for the period premises and equipment et or the period premises in come-after tax	2,408,765 - - -	in capital 3,444,330 - - - -	value of equity transaction with non controlling interest (28,569)	Revaluation of premises and equipment  6,820,870  (274)	Other Comprei	Changes in fair value of AFS securities 93,925	comprehensive income of associate 1,183	Appropriated 140,000	Unappropriated  21,307,516  274  667,168  -  21,974,958  -  1,436	attributable to owners of the parent entity  33,981,898  667,168 (10,305)  34,638,761 (89,261)  2,445,412	Controlling Interest  2,306,833  39,504 80 306,925 2,653,342 84,359 - 35,073 8,542	Equity  36,288,731  706,672 (10,225) 306,925  37,292,103 (4,902)  2,480,488 759,725
	Transfer or earning ar Net incom Other com Additional Balance a Difference Transfer or earning ar Net incom Other com Additional	s of January 1, 2018  Surplus revaluation of premises and equipment to retained sing from sale of revalued premises and equipment for the period greenses income editer tax peptid in capital of subsidiaries as of March 31, 2018  in value of equity transaction with non-controlling interest if surplus revaluation of premises and equipment to retained sing from sale of revalued premises and equipment prefers for the period preferense in come editor.	2,408,765 - - - 2,408,765	3,444,330 	value of equity transaction with non controlling interest (28,569)	Revaluation of premises and equipment  6,820,870  (274)  6,820,596  (1,436)  529,276	Other Comprel Actuarial gain (loss) (206,122) (206,122) (206,122) 246,174	Changes in fair value of AFS securities 93,925 (10,300) 83,625 (24,519)	comprehensive income of associate 1,183	Appropriated 140,000	Unappropriated 21,307,516 274 667,168 21,974,958 1,436 2,445,412	attributable to owners of the parent entity  33,981,898  667,168 (10,305)  34,638,761 (89,261)  2,445,412 751,183	Controlling Interest  2,306,833  39,504  80,905  2,653,342  84,359  35,073  8,542  219,706	706,672 (10,225) 306,925 37,292,103 (4,902) 2,480,485 759,725 219,706
	Transfer or earning ar Net incom Other com Additional Balance a Difference Transfer or earning ar Net incom Other com Additional	s of January 1, 2018  Supplus revaluation of premises and equipment to retained siring from sale of revalued premises and equipment et or the period greinesses income-after tax paintin capital of subsidiaries of March 31, 2018  in value of equity transaction with non-controlling interest supplus revaluation of premises and equipment to retained siring from sale of revalued premises and equipment for the period premises and equipment et or the period premises in come-after tax	2,408,765 - - -	in capital 3,444,330 - - - -	value of equity transaction with non controlling interest (28,569)	Revaluation of premises and equipment 6,820,870 (274)	Other Comprei	Changes in fair value of AFS securities  93,925  (10,300)  83,625	comprehensive income of associate 1,183	Appropriated 140,000	Unappropriated  21,307,516  274  667,168  -  21,974,958  -  1,436	attributable to owners of the parent entity  33,981,898  667,168 (10,305)  34,638,761 (89,261)  2,445,412	Controlling Interest  2,306,833  39,504 80 306,925 2,653,342 84,359 - 35,073 8,542	Equity  36,288,731  706,672 (10,225) 306,925  37,292,103 (4,902)  2,480,488 759,725

	(In Millions Rupiah)				
	DESCRIPTION		31 MA	R 2019	31 MAR 2018
Total	CASH FLOWS FROM OPERATING ACTIVITIES		0111111	14 2013	01 MAIN 2010
	Interest, loan commissions and fees received			,266,528	4,272,733
	Interest, prizes, fund commissions and fees paid		(2,	104,224)	(2,023,369)
93,432	Other operating revenues received			343,940	220,740
33,432	Other operating expenses paid Gain on foreign exchange transactions - net		(1,	134,673) 28,697	(1,189,726) 26,164
-	Non-operating income received - net			19.050	13.852
-	Tax expense paid			234,805)	(151,820)
	Operating cash flows before changes in operating assets and liabilities			,184,513	1,168,574
148,114					
-	Decrease (Increase) in operating assets				
	Placement with Bank Indonesia and other banks			821,824)	373,719
-	Securities			456,485)	(3,240,394)
	Loans			286,595)	64,675 1,035,632
-	Securities purchased with agreements to resell Finance lease receivables		(	230,051) 124,391	354,410
-	Consumer financing receivables			818,418)	(908,841)
4,172	Factoring receivables		,	40.980	46.163
	Other assets		1 (	271,119)	(233,643)
169,885	Increase (Decrease) in operating liabilities			1	
	Liabilities payable immediately			137,837	179,458
	Deposits			539,983	1,651,535
2,265,723	Deposits from other banks		2	,052,499	849,201
	Acceptances payable			520	(4,742)
214,490	Securities sold with agreements to repurchase Other liabilities			198.266)	(8,138,487) (117,479)
-	Net cash Used in Operating Activities			002,034)	(6,920,219)
504,344	not out over in operating national		(0,	002,001)	(0,020,210)
1,484,360	CASH FLOWS FROM INVESTING ACTIVITIES			İ	
-	Proceeds from sale of premises and equipment			1,933	1,335
	Dividends received			-	13,667
410,904	Acquisition of premises and equipment			(12,050)	(53,996)
3,019	Net cash Used in Investing Activities			(10,117)	(38,994)
	CASH FLOWS FROM FINANCING ACTIVITIES				
	Issuance of bonds				5,900,000
177.958	Bonds issuance cost				(25,409)
2,801,376	Redemption of subsidiary's securities			-	(700,000)
2,001,010	Treasury bond and subordinated bond			37,964	(84,000)
30,199	Borrowings received (paid)			576,599	(79,005)
987	Additional subsidiary's equity from warrant exercise			-	286,875
	Net cash Provided by Financing Activities			614,563	5,298,461
31,740,770 2,835,741	NET DECREASE IN CASH AND CASH EQUIVALENTS		/2	397,588)	(1,660,752)
2,030,741	NET DECREASE IN CASH AND CASH EQUIVALENTS		(2,	331,300)	(1,000,732)
	CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD		15	.440.582	17.779.811
	Effect of foreign exchange rate changes			(40,768)	100,986
	CASH AND CASH EQUIVALENTS AT END OF PERIOD		13	,002,226	16,220,045
6,897,914					
2.529.836	Cash and cash equivalents consist of:				
2,029,030	Cash on hand			,100,871	1,025,538
	Demand deposits with Bank Indonesia  Demand deposits with other banks		10	,272,214 861.764	10,742,762 785.169
32,339,371	Placements with Bank Indonesia and other banks			767,377	3,666,576
68,100	Total cash and cash equivalents		13	,002,226	16,220,045
	Total data and data of artiferro		-	,002,220	10,220,010
80,375,805 12,624,457	ATTITUTE OF ALL OUT ATTALL APPAILS AND ATTI	AOUUEDO	AL DANK		
12,024,437	STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO AS OF MARCH 31, 2019 AND 2018	) COMMERCI	AL BANK		
6,366,937	(In Millions Rupiah)				
666,850	COMPONENTS OF CAPITAL		R 2019		IAR 2018
34,819,224	COMPONENTS OF CAPITAL	INDIVIDUAL	CONSOLIDATED	INDIVIDUA	L CONSOLIDATED
1,415	I. Core Capital (Tier 1)	32,620,590	36,299,462		
7,168	1 Core Capital/Common Equity Tier 1 (CET 1)	32,620,590	36,299,462	.,, .	
1,100	1.1 Paid-in Capital (net of Treasury Stock)	2,408,765	2,408,765		
35,262,445	1.2 Capital Additional Reserves	32,659,685			
9,275,819	1.2.1 Additional Tier 1	34,540,283	36,252,871		
436,537	1.2.1.1 Other comprehensive income	7,520,899	7,583,894	6,875,63	1 6,932,099
	1.2.1.1.1 Surplus of the financial statement translation	-		1	-1 -1

	8	TATEMENTS C			AL ADEQUACY RATI 1, 2019 AND 2018 of Punish)	O COMMERCI	AL BANK				
		OOMBONENE	000000000000000000000000000000000000000		s rrupianj	31 MA	R 2019	31 MAR 2018			
		COMPONENTS	S OF CAPITAL			INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED		
I. Core Capital (Tier						32,620,590	36,299,462		32,772,083		
1 Core Capital/Cor						32,620,590	36,299,462		32,772,083		
1.1 Paid-in Capi						2,408,765	2,408,765	2,408,765	2,408,765		
1.2 Capital Addi		res				32,659,685		.,,	30,827,842		
1.2.1 Additio						34,540,283	36,252,871	30,771,435	32,351,391		
1.2.1.1		prehensive inco Surplus of the fi				7,520,899	7,583,894	6,875,631	6,932,099		
					r value of financial			-	-		
		assets availab		ease in the fail	value or imancial	69,444	71,172	110,444	111,503		
		Surplus of fixe		luation		7.451.455	7.512.722	6.765.187	6.820.596		
1213		al additional res			26)	27,019,384	28,668,977	.,, .	25,419,292		
	1.2.1.2.1				,	3,444,330	3,444,330	3,444,330	3,444,330		
	1.2.1.2.2	General reserve	es			19,836,843	20,188,440	17,109,472	17,446,439		
	1.2.1.2.3	Previous year p	rofit			3,035,659	4,234,089	2,727,371	3,861,355		
		Current year pri				702,552	802,118	614,631	667,168		
	1.2.1.2.5	Funds for paid-i	in capital				-	-	-		
	1.2.1.2.6	Others					-	-	-		
1.2.2 Deduc	tion Tier 1					(1,880,598)	(2,258,657)	(1,679,700)	(1,523,549)		
1.2.2.1	Other comp	orehensive inco	me				-	-	-		
		Defisit of the fin					-	-	-		
				ease in the fair v	alue of financial						
		assets available					-	-	-		
1222		al additional res	erves (other d	isclosed reserve	25)	(1,880,598)	(2,258,657)	(1,679,700)	(1,523,549)		
	1.2.2.2.1					-	-	-	-		
		Previous year lo				-		-	-		
		Current year los							-		
		Less difference allowance for in				(1,453,313)	(1,401,840)	(1,262,439)	(1,105,194)		
					ancial instruments in	(1,400,010)	(1,401,040)	(1,202,400)	(1,100,134)		
	1.2.2.2.0	the Trading Boo	ik	ajasononi or nin	anda matamonia m						
	1.2.2.2.6	Required allowa	ance for assets	non productive		(427,285)	(856,817)	(417,261)	(418,355)		
	1.2.2.2.7	Others				1 1		-			
1.3 Non Control	ling Interest						771,019		456,812		
1.4 Deduction C	ore Capital					(2,447,860)	(874,536)	(1,792,038)	(921,336)		
1.4.1 Deffer	ed tax calcula	ted				(98,913)	(115,329)	(260,128)	(274,654)		
1.4.2 Goods							-	-	-		
	intangible ass					(55,404)	(81,271)	(64,050)	(115,904)		
	ments in shar					(2,293,543)	(677,936)	(1,467,860)	(530,778)		
		on insurance su	bsidiaries			-	-	-	-		
1.4.6 Securi						-	-	-	-		
	deduction cor						-	-	-		
		of funds in instr				-		-	-		
1.4.7.2		ership in anothe , or grants will	r entity acquir	ed by the transit	ion because of the						
2 Additional Core			Γ1)								
2.1 Instrument w			'',								
2.1 Ilistitulient w 2.2 Agio/Disagio	willpif II								]		
2.3 Other deduct	ion core canit	al							]		
		in instrument A1	1 and/or Tier	2 to other bank							
					use of the law, grants,						
or grai						-		-	-		
II. Supplemental Cap						5,412,927	5,556,537	4,445,297	4,587,139		
1 Capital Instrume	nt in the forr	n of Stock or o	thers which c	omply with Tie	r2	4,087,000	4,087,000	3,200,000	3,200,000		
2 Agio/Disagio											
3 General proviso			1,25% Credit	Risk Weighted	Assets)	1,325,927	1,479,859	1,245,297	1,397,906		
4 Deduction supplemental capital (Tier 2)							(10,322)		(10,767)		
4.1 Sinking Fund  4.2 Discognish of funds in instrumen AT 1 and or Tier 2 to other head.						-	(40.000	-	/40 70-		
4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank					the law are-t-		(10,322)		(10,767)		
4.3 Cross-ownership in another entity acquired by the transition because of t or grants will					rrie iaW, grants,						
TOTAL CORE CAPITA	AI AND SIID	PI EMENTAL C	ΔΡΙΤΔΙ			38,033,517	41,855,999	34,153,759	37,359,222		
. J J J J J J J J J J J J J J J		31, 2019		31, 2018			31, 2019		31, 2018		
		CONSOLIDATED					CONSOLIDATED				
RISK WEIGHTED ASSE	TS				Capital Adequacy Rati	io					
CREDIT RISK -	141,312,060	157,204,922	136,129,107	148,757,985	CET 1 Ratio (%)	20.49%	20.42%	19.44%	19.54%		
WEIGHTED ASSETS MARKET RISK -	1.020.419	1.064.163	1.373.798	1,428,125	Tier 1 Ratio (%)	20.49%	20.42%	19.44%	19.54%		
MARKET RISK - WEIGHTED ASSETS	1,020,419	1,064,163	1,3/3,/98	1,428,125	i ier i ratio (%)	20.49%	20.42%	19.44%	19.34%		

						Dullel (/e)					
From 1	ier 2 (%)	3.21%	3.13%	2.00%	2.73%	Capital surcharge for D-SIB (%)	1.000%	1.000%	0.750%	0.750%	
			FC	OREIGN EXC	CHANGE AND E AS OF MARI (In Millions		SACTION				
No.		TRANS	ACTION	-	Notional	Ту	pe INDIVIDUA		atives Recei		
	İ			İ	Amount	Trading	Hedging	Recei	vables	Payables	
A.	Exchange	ed Rate Relat	ed								
1.	Spot				2,175,284	2,175,284		-	624	465	
2.	Forward			İ	2,022,303	2,022,303		-	10,550	6,172	
3.	Option			- 1							
	a. Written			- 1		-		-	-	-	
	b. Purcha	sed				.  -		-	-	-	
4.	Future					-		-	-		
5.	Swap				5,060,314	5,060,314		-	19,948	24,690	
6.	Other					-		-	-		
В.		late Related									
1.		ate Related		-		-		-	-		
2.	Forward										
	Option					-		-	-		
	a. Written			1		-		-	-		
3.	b. Purcha	ised						-	-		
4.	Future					-		-	-		
5.	Swap					-		-		-	
C.	Other				0.057.00	0.057.00		-			
	TOTAL				9,257,901	9,257,901		•	31,122	31,327	

152,795,930 167,723,198

177,780,435

9.28%

6.15%

3.40%

23.89% 23.54% 22.35%

14.49% 14.26% 13.44%

9.16% CET 1 for Buffer (%)

PERCENTAGE OF BU

Buffer (%) Buffer (%) 2.73%

22.27%

16,901,438 19,511,350 15,293,025 17,537,088

159,233,91

9.21% CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILI

WEIGHTED ASSE

TOTAL RISK WEIGHTED AS

CAR BASED ON RISK

The above financial information as of December 31, 2018 and 2017 was derived from the consolidated financial statements which have been audited by Public Accounting Firm Saho Bing Eny & Relian, member of Decimber Souther Stocker (Partner in-change. Bing Harianto for the year 2018 and 2017), which expressed an ummodified opinion without modification.

This consolidated financial statement have been prepared in accordance with the Financial Services Authority Regulation No. 920-UK 002016 dated August 8, 2016 concerning amendments to the requirements of Financial Services Authority Regulation No. 970-UK 002016 foated segment and expose of the Regulation No. 970-UK 002016 foated Segment and expose of the Regulation No. 970-UK 002016 foated Segment and expose of the Regulation No. 970-UK 002016 foated Segment No. 970-U



J.P. Morgan U.S. DOLLAR CLEARING MT202 99,98% RECOGNIZED FROM 2002-2018

Balance as of March 31, 2019

Unlearing in value to equity an association with normonitum princes. Transfer of supplus revolucion of premises and equipment to retained earning artising from sale of revalued premises and equipment. Not offer the premises and equipment of the Office comprehensive income-after tax Release of subsidiaries

(13,396)

3,349

(10,047)

604,584

614,631

604,584

604,584

1,875

(5,625)

696,927

696,927

(7,466)

(5,019)

838,102

802,118

41,71

838,102

(13,618)

(10,223)

696,44

667,16

39,584

696,449





3,444,330

2,408,765



(160)

40,496

(5,727)





802,118



41,003 708

31 MAR 2019 31 MAR 2018

2.49 2.52 2.24

2.20 2.40 2.14 3.03 0.75 1.94 8.70 4.44 77.82 104.10 139.38 140.17

154.10 22.35





STP Award 2017 - BNY Mellon