

in million Rupiah

ACCOUNTS	30 April 2020
ASSET	
1. Cash	1,510,240
2. Placements with Bank Indonesia	17,111,797
3. Placements with other banks	1,070,454
4. Spot and derivative receivables	1,354,594
5. Marketable securities	6,600,769
a. Measured at fair value through profit and loss	-
b. Measured at fair value through other comprehensive income	4,049,578
c. Measured at amortised cost	2,551,191
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	1,164,159
9. Loans	144,010,248
a. Measured at fair value through profit and loss	-
b. Measured at fair value through other comprehensive income	-
c. Measured at amortised cost	144,010,248
10. Sharia financing	-
11. Investments	1,303,643
12. Allowance for impairment losses on financial assets -/-	(1,928,909)
a. Marketable securities	(557)
b. Loans	(1,924,443)
c. Others	(3,909)
13. Intangible assets	2,079,182
Accumulated amortization of intangible assets -/-	(1,181,271)
14. Fixed assets	4,040,177
Accumulated depreciation of fixed assets -/-	(1,839,712)
15. Non-productive assets	27,951
a. Abandoned properties	-
b. Foreclosed assets	27,930
c. Suspense accounts	21
d. Interbranch assets	-
- Conducting operational activities in Indonesia	-
- Conducting operational activities outside Indonesia	-
16. Allowance for impairment losses on non - productive assets -/-	-
17. Leased receivables	-
18. Deferred tax assets	88,768
19. Other assets	3,617,653
TOTAL ASSET	179,029,743

ACCOUNTS	30 April 2020
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	17,527,334
2. Saving deposits	8,891,602
3. Time deposits	63,700,643
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	2,339,333
7. Spot and derivative liabilities	1,456,973
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	599,344
10. Marketable securities issued	3,192,382
11. Borrowings	49,913,119
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	-
15. Other liabilities	4,196,998
16. Profit sharing investment funds	-
TOTAL LIABILITY	151,817,728
EQUITY	
17. Issued and fully paid-in capital	161,075
a. Authorized capital	300,000
b. Unpaid capital -/-	(137,021)
c. Treasury stock -/-	(1,904)
18. Additional paid-in capital	11,151,735
a. Agio	10,907,723
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	244,012
19. Other comprehensive income/(expense)	845,033
a. Foreign exchange translation adjustment of financial assets	-
b. Gain/(loss) on value changes of financial assets measured at fair value through other comprehensive income	(35,572)
c. Effective portion of cash flow hedge	-
d. Differences in fixed asset revaluation	797,886
e. Other comprehensive income from associate entity	-
f. Gain/(loss) from actuary benefit program	110,474
g. Income tax related to other comprehensive income	(27,755)
h. Others	-
20. Difference in quasi reorganization	-
21. Difference in restructuring of entities under common control	-
22. Other Equity	-
23. Reserves	23,361
a. General reserves	23,361
b. Statutory reserves	-
24. Profit/loss	15,030,811
a. Previous years	14,490,062
b. Current year	540,749
TOTAL EQUITY	27,212,015
TOTAL LIABILITY AND EQUITY	179,029,743

in million Rupiah

ACCOUNTS	30 April 2020
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1 Interest Income	4,586,715
a. Rupiah	4,112,076
b. Foreign currencies	474,639
2 Interest Expenses	2,069,786
a. Rupiah	1,632,261
b. Foreign currencies	437,525
Net Interest Income	2,516,929
B. Other Operating Income and Expenses	
1 Other Operating Income	4,268,723
a. Increase in fair value of financial assets (mark to market)	1,354,594
i. Marketable securities	-
ii. Loans	-
iii. Spot and derivatives	1,354,594
iv. Other financial assets	-
b. Decrease in fair value of financial liabilities (mark to market)	-
c. Gain from sale of financial assets	-
i. Marketable securities	-
ii. Loans	-
iii. Other financial assets	-
d. Realized gain from spot and derivative transactions	2,594,728
e. Dividend	3
f. Gain from investment under equity method	-
g. Commissions/provisions/fees and administration	146,667
h. Reversal in allowance for impairment losses	12,686
i. Other income	160,045
2 Other Operating Expenses	6,352,620
a. Decrease in fair value of financial assets (mark to market)	1,456,973
i. Marketable securities	-
ii. Loans	-
iii. Spot and derivatives	1,456,973
iv. Other financial assets	-
b. Increase in fair value of financial liabilities (mark to market)	-
c. Losses from sale of financial assets	-
i. Marketable securities	-
ii. Loans	-
iii. Other financial assets	-
d. Realized losses from spot and derivative transactions	2,476,646
e. Impairment losses on financial assets	612,203
i. Marketable securities	68
ii. Loans	607,014
iii. Sharia financing	-
iv. Other financial assets	5,121
f. Losses related to operational risks *)	1,187
g. Losses from investment under equity method	-
h. Commissions/provisions/fees and administration	36,019
i. Losses from decrease in value of non-financial assets	-
j. Personnel expenses	731,297
k. Promotion expenses	56,979
l. Other expenses	981,316
Net Other Operating Expenses	(2,083,897)
NET OPERATING INCOME	433,032

ACCOUNTS	30 April 2020
NON-OPERATING INCOME AND EXPENSES	
1 Gain/(Loss) from sale of fixed assets and equipments	151
2 Gain/(loss) on adjustments of foreign exchange translation	263,347
3 Other non-operating expenses	182
NET NON OPERATING INCOME/(EXPENSES)	263,680
INCOME BEFORE TAX FOR THE CURRENT PERIOD	
	696,712
Income tax:	(155,963)
a. Estimated current period tax	(293,893)
b. Deferred tax expense	137,930
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	540,749
OTHER COMPREHENSIVE INCOME	
1 Items that will not be reclassified to profit or loss	-
a. Gain from fixed assets revaluation	-
b. Loss on actuarial defined benefit program	-
c. Other comprehensive income from associate entity	-
d. Others	-
e. Income tax related items that will not be reclassified to profit or loss	-
2 Items that will be reclassified to profit or loss	(47,787)
a. Adjustment from foreign exchange translation	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	(51,677)
c. Effective part of cash flow hedging	-
d. Others	-
e. Income tax related items that will be reclassified to profit or loss	3,890
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	
- NET OFF TAX	(47,787)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	492,962
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)	-

*) Filled with loss that already appear or will appear

**) For foreign branch office, if applicable

in million Rupiah

ACCOUNTS		30 April 2020
I.	COMMITMENT RECEIVABLES	37,386,987
	1. Unused borrowing facilities	7,280,575
	a. Rupiah	500,000
	b. Foreign currencies	6,780,575
	2. Outstanding spot and derivative purchased	30,106,412
	3. Others	-
II.	COMMITMENT LIABILITIES	116,827,577
	1. Unused loans facilities granted to customers	86,646,934
	a. State-owned enterprises (BUMN)	4,469,248
	i. Committed	1,595,782
	- Rupiah	108,282
	- Foreign currencies	1,487,500
	ii. Uncommitted	2,873,466
	- Rupiah	2,527,954
	- Foreign currencies	345,512
	b. Others	82,177,686
	i. Committed	10,121,302
	ii. Uncommitted	72,056,384
	2. Unused loans facilities granted to other banks	29,085
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	29,085
	i. Rupiah	29,085
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	836,493
	a. Foreign L/C	363,600
	b. Local L/C	472,893
	4. Outstanding spot and derivative sold	29,315,065
	5. Others	-
III.	CONTINGENT RECEIVABLES	24,032,481
	1. Guarantees received	23,937,543
	a. Rupiah	9,277,753
	b. Foreign currencies	14,659,790
	2. Interest on non-performing loan	94,938
	a. Loan interest	94,938
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	9,075,995
	1. Guarantees issued	9,075,995
	a. Rupiah	5,011,766
	b. Foreign currencies	4,064,229
	2. Others	-