

in million Rupiah

ACCOUNTS	30 June 2020
ASSET	
1. Cash	1,262,345
2. Placements with Bank Indonesia	12,025,000
3. Placements with other banks	1,022,388
4. Spot and derivative receivables	932,644
5. Marketable securities	7,342,210
a. Measured at fair value through profit and loss	-
b. Measured at fair value through other comprehensive income	4,613,291
c. Measured at amortised cost	2,728,919
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	896,664
9. Loans	141,733,902
a. Measured at fair value through profit and loss	-
b. Measured at fair value through other comprehensive income	-
c. Measured at amortised cost	141,733,902
10. Sharia financing	-
11. Investments	1,303,643
12. Allowance for impairment losses on financial assets -/-	(1,992,420)
a. Marketable securities	(635)
b. Loans	(1,990,321)
c. Others	(1,464)
13. Intangible assets	2,124,929
Accumulated amortization of intangible assets -/-	(1,239,343)
14. Fixed assets	4,057,084
Accumulated depreciation of fixed assets -/-	(1,890,504)
15. Non-productive assets	37,335
a. Abandoned properties	-
b. Foreclosed assets	37,310
c. Suspense accounts	25
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	117,070
19. Other assets	3,434,565
TOTAL ASSET	171,167,512

ACCOUNTS	30 June 2020
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	16,007,458
2. Saving deposits	9,422,923
3. Time deposits	66,505,989
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	1,860,616
7. Spot and derivative liabilities	744,990
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	497,902
10. Marketable securities issued	1,891,226
11. Borrowings	43,909,087
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	2,543,496
16. Profit sharing investment funds	-
TOTAL LIABILITY	143,383,687
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)	882,922
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	2,796
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	(28,234)
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	15,564,732
a. Previous years	14,490,062
b. Current year	1,074,670
TOTAL EQUITY	27,783,825
TOTAL LIABILITY AND EQUITY	171,167,512

in million Rupiah

ACCOUNTS		30 June 2020
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1	Interest Income	6,743,349
	a. Rupiah	6,094,239
	b. Foreign currencies	649,110
2	Interest Expenses	3,026,183
	a. Rupiah	2,471,664
	b. Foreign currencies	554,519
	Net Interest Income	3,717,166
B. Other Operating Income and Expenses		
1	Other Operating Income	5,490,799
	a. Increase in fair value of financial assets (mark to market)	932,644
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	932,644
	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	3,707,102
	e. Dividend	242,670
	f. Gain from investment under equity method	-
	g. Commissions/provisions/fees and administration	234,346
	h. Reversal in allowance for impairment losses	130,065
	i. Other income	243,972
2	Other Operating Expenses	8,013,501
	a. Decrease in fair value of financial assets (mark to market)	744,990
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	744,990
	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	3,616,431
	e. Impairment losses on financial assets	959,700
	i. Marketable securities	164
	ii. Loans	952,778
	iii. Sharia financing	-
	iv. Other financial assets	6,758
	f. Losses related to operational risks *)	10,461
	g. Losses from investment under equity method	-
	h. Commissions/provisions/fees and administration	54,529
	i. Losses from decrease in value of non-financial assets	-
	j. Personnel expenses	1,095,047
	k. Promotion expenses	79,633
	l. Other expenses	1,452,710
	Net Other Operating Expenses	(2,522,702)
NET OPERATING INCOME		1,194,464

ACCOUNTS	30 June 2020
NON-OPERATING INCOME AND EXPENSES	
1 Gain/(Loss) from sale of fixed assets and equipments	47
2 Gain/(loss) on adjustments of foreign exchange translation	124,900
3 Other non-operating expenses	(4,014)
NET NON OPERATING INCOME/(EXPENSES)	120,933
INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,315,397
Income tax:	(240,727)
a. Estimated current period tax	(407,438)
b. Deferred tax expense	166,711
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,074,670
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	(9,898)
a. Adjustment from foreign exchange translation	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	(13,309)
c. Effective part of cash flow hedging	-
d. Others	-
e. Income tax related items that will be reclassified to profit or loss	3,411
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	(9,898)
- NET OFF TAX	(9,898)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,064,772
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 June 2020
I.	COMMITMENT RECEIVABLES	38,785,070
	1. Unused borrowing facilities	11,274,456
	a. Rupiah	500,000
	b. Foreign currencies	10,774,456
	2. Outstanding spot and derivative purchased	27,510,614
	3. Others	-
II.	COMMITMENT LIABILITIES	111,874,561
	1. Unused loans facilities granted to customers	80,186,956
	a. State-owned enterprises (BUMN)	3,707,416
	i. Committed	1,070,028
	- Rupiah	-
	- Foreign currencies	1,070,028
	ii. Uncommitted	2,637,388
	- Rupiah	2,422,646
	- Foreign currencies	214,742
	b. Others	76,479,540
	i. Committed	9,273,582
	ii. Uncommitted	67,205,958
	2. Unused loans facilities granted to other banks	26,017
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	26,017
	i. Rupiah	26,017
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	891,397
	a. Foreign L/C	294,879
	b. Local L/C	596,518
	4. Outstanding spot and derivative sold	30,770,191
	5. Others	-
III.	CONTINGENT RECEIVABLES	24,532,569
	1. Guarantees received	24,423,432
	a. Rupiah	9,109,868
	b. Foreign currencies	15,313,564
	2. Interest on non-performing loan	109,137
	a. Loan interest	109,137
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	8,551,901
	1. Guarantees issued	8,551,901
	a. Rupiah	4,771,296
	b. Foreign currencies	3,780,605
	2. Others	-