

in million Rupiah

ACCOUNTS	30 April 2021
ASSET	
1. Cash	1,540,729
2. Placements with Bank Indonesia	16,087,273
3. Placements with other banks	826,837
4. Spot and derivative / <i>forward</i> receivables	570,633
5. Securities	14,823,736
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	1,263,371
9. Loans	120,262,583
10. Sharia financing ¹⁾	-
11. Equity Investments	1,305,484
12. Other financial asset	833,174
13. Impairment on financial assets -/-	(2,553,021)
a. Securities	(546)
b. Loans and Sharia Financing	(2,545,308)
c. Others	(7,167)
14. Intangible assets	2,367,490
Accumulated amortization of intangible assets -/-	(1,510,383)
15. Fixed assets and equipment	4,087,918
Accumulated depreciation on fixed assets and equipment -/-	(2,156,194)
16. Non-productive assets	5,062
a. Abandoned properties	-
b. Foreclosed assets	5,057
c. Suspense accounts	5
d. Interbranch assets	-
17. Other assets ²⁾	2,956,713
TOTAL ASSET	160,711,405

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	16,305,281
2. Saving deposits	10,982,777
3. Time deposits	63,772,468
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	2,467,882
7. Spot and derivative / <i>forward</i> liabilities	482,834
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	785,699
10. Securities issued	994,033
11. Borrowings	33,432,979
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,159,523
TOTAL LIABILITIES	131,383,476
EQUITY	
15. Issued and fully paid-in capital	161,078
a. Authorized capital	300,000
b. Unpaid capital -/-	(137,018)
c. Treasury stock -/-	(1,904)
16. Additional paid-in capital	11,168,978
a. Agio	10,908,177
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	260,801
17. Other comprehensive income	897,869
a. Profit	897,869
b. Loss -/-	-
18. Reserves	32,596
a. General reserves	32,596
b. Appropriate reserves	-
19. Profit/loss	17,067,408
a. Previous years	16,019,421
b. Current year ³⁾	1,047,987
c. Payable dividend -/-	-
TOTAL EQUITY	29,327,929
TOTAL LIABILITIES AND EQUITY	160,711,405

Note :

¹⁾: To be fill by Bank that owns sharia units

²⁾: Interoffice assets and liabilities to be presented as net in Financial Reporting Position

³⁾: For bank that has Branch in abroad site, already considering to transfer profit (loss) to head office

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ACCOUNTS		30 April 2021
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	3,499,684
2.	Interest Expenses	(1,143,724)
	Net Interest Income	2,355,960
B. Other Operating Income and Expenses		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	87,800
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3.	Gain (Loss) from sale of financial assets	-
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	(61,695)
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	214,508
7.	Dividend revenue	177,957
8.	Commissions/provisions/fees and administration	224,391
9.	Other income	163,436
10.	Impairment losses on financial assets	(153,866)
11.	Losses related to operational risks	(4,979)
12.	Personnel expenses	(725,201)
13.	Promotion expenses	(46,486)
14.	Other expenses	(936,287)
	Net Other Operating (Expenses) Income	(1,060,422)
	NET OPERATING INCOME (EXPENSES)	1,295,538
NON-OPERATING INCOME AND EXPENSES		
1.	Gain (Loss) from sale of fixed assets and equipments	(25)
2.	Other non-operating income (expenses)	1,408
	NET NON OPERATING INCOME (EXPENSES)	1,383
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,296,921
	Income tax:	(248,934)
	a. Estimated current period tax	(247,953)
	b. Deferred tax income (expenses)	(981)
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,047,987
OTHER COMPREHENSIVE INCOME		
1.	Items that will not be reclassified to profit or loss	-
	a. Gain from fixed assets revaluation	-
	b. Gain (Loss) from remeasurement beneficial pension program	-
	c. Others	-
2.	Items that will be reclassified to profit or loss	(28,367)
	a. Gain (Loss) from adjustment in foreign exchange translation	-
	b. Gain (Loss) from changes in the fair value of financial asset liability instrument which measured by value from other comprehensive income	(28,367)
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	(28,367)
	TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,019,620
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾	-

Note :

¹⁾ : For foreign branch office, if applicable

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ACCOUNTS		30 April 2021
I.	COMMITMENT RECEIVABLES	58,259,025
	1. Unused borrowing facilities	32,291,091
	2. Outstanding spot and derivative / forward purchased	25,967,934
	3. Others	-
II.	COMMITMENT LIABILITIES	136,953,719
	1. Unused loans facilities granted to customers	104,653,552
	i. Committed	12,575,233
	ii. Uncommitted	92,078,319
	2. Outstanding irrevocable L/C	732,103
	3. Outstanding spot and derivative / forward sold	31,568,064
	4. Others	-
III.	CONTINGENT RECEIVABLES	19,268,216
	1. Guarantees received	19,268,216
	2. Others	-
IV.	CONTINGENT LIABILITIES	6,186,160
	1. Guarantees issued	6,186,160
	2. Others	-