

in million Rupiah

ACCOUNTS	31 May 2020
ASSET	
1. Cash	1,501,139
2. Placements with Bank Indonesia	19,532,939
3. Placements with other banks	962,477
4. Spot and derivative receivables	1,261,570
5. Marketable securities	6,529,406
a. Measured at fair value through profit and loss	-
b. Measured at fair value through other comprehensive income	4,077,363
c. Measured at amortised cost	2,452,043
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	856,413
9. Loans	142,472,710
a. Measured at fair value through profit and loss	-
b. Measured at fair value through other comprehensive income	-
c. Measured at amortised cost	142,472,710
10. Sharia financing	-
11. Investments	1,303,643
12. Allowance for impairment losses on financial assets -/-	(1,985,014)
a. Marketable securities	(519)
b. Loans	(1,982,591)
c. Others	(1,904)
13. Intangible assets	2,110,723
Accumulated amortization of intangible assets -/-	(1,210,750)
14. Fixed assets	4,061,543
Accumulated depreciation of fixed assets -/-	(1,873,126)
15. Non-productive assets	37,787
a. Abandoned properties	-
b. Foreclosed assets	37,310
c. Suspense accounts	477
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	102,274
19. Other assets	3,832,642
TOTAL ASSET	179,496,376

ACCOUNTS	31 May 2020
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	17,199,661
2. Saving deposits	9,378,588
3. Time deposits	67,631,402
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	1,112,150
7. Spot and derivative liabilities	1,320,298
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	461,399
10. Marketable securities issued	3,192,829
11. Borrowings	49,177,166
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	2,437,054
16. Profit sharing investment funds	-
TOTAL LIABILITY	151,910,547
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)	877,316
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	1,960
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	(33,004)
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	15,372,342
a. Previous years	14,490,062
b. Current year	882,280
TOTAL EQUITY	27,585,829
TOTAL LIABILITY AND EQUITY	179,496,376

in million Rupiah

ACCOUNTS	31 May 2020
OPERATING INCOME AND EXPENSES	
A. Interest Income and Expenses	
1 Interest Income	5,683,141
a. Rupiah	5,108,541
b. Foreign currencies	574,600
2 Interest Expenses	2,559,828
a. Rupiah	2,050,954
b. Foreign currencies	508,874
Net Interest Income	3,123,313
B. Other Operating Income and Expenses	
1 Other Operating Income	4,800,633
a. Increase in fair value of financial assets (mark to market)	1,261,570
i. Marketable securities	-
ii. Loans	-
iii. Spot and derivatives	1,261,570
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	2,882,792
e. Dividend	242,670
f. Gain from investment under equity method	-
g. Commissions/provisions/fees and administration	193,617
h. Reversal in allowance for impairment losses	14,614
i. Other income	205,370
2 Other Operating Expenses	7,086,423
a. Decrease in fair value of financial assets (mark to market)	1,320,298
i. Marketable securities	-
ii. Loans	-
iii. Spot and derivatives	1,320,298
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	2,745,181
e. Impairment losses on financial assets	760,608
i. Marketable securities	82
ii. Loans	754,461
iii. Sharia financing	-
iv. Other financial assets	6,065
f. Losses related to operational risks *)	8,748
g. Losses from investment under equity method	-
h. Commissions/provisions/fees and administration	45,803
i. Losses from decrease in value of non-financial assets	-
j. Personnel expenses	914,214
k. Promotion expenses	66,325
l. Other expenses	1,225,246
Net Other Operating Expenses	(2,285,790)
NET OPERATING INCOME	837,523

ACCOUNTS	31 May 2020
NON-OPERATING INCOME AND EXPENSES	
1 Gain/(Loss) from sale of fixed assets and equipments	158
2 Gain/(loss) on adjustments of foreign exchange translation	229,134
3 Other non-operating expenses	37
NET NON OPERATING INCOME/(EXPENSES)	229,329
INCOME BEFORE TAX FOR THE CURRENT PERIOD	
	1,066,852
Income tax:	(184,572)
a. Estimated current period tax	(334,905)
b. Deferred tax expense	150,333
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	882,280
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	(15,504)
a. Adjustment from foreign exchange translation	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	(14,145)
c. Effective part of cash flow hedging	-
d. Others	-
e. Income tax related items that will be reclassified to profit or loss	(1,359)
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	
- NET OFF TAX	(15,504)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	866,776
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		31 May 2020
I.	COMMITMENT RECEIVABLES	35,445,397
	1. Unused borrowing facilities	7,159,779
	a. Rupiah	500,000
	b. Foreign currencies	6,659,779
	2. Outstanding spot and derivative purchased	28,285,618
	3. Others	-
II.	COMMITMENT LIABILITIES	113,068,429
	1. Unused loans facilities granted to customers	81,181,358
	a. State-owned enterprises (BUMN)	3,282,504
	i. Committed	884,084
	- Rupiah	153,584
	- Foreign currencies	730,500
	ii. Uncommitted	2,398,420
	- Rupiah	2,061,035
	- Foreign currencies	337,385
	b. Others	77,898,854
	i. Committed	10,165,330
	ii. Uncommitted	67,733,524
	2. Unused loans facilities granted to other banks	22,185
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	22,185
	i. Rupiah	22,185
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	622,492
	a. Foreign L/C	233,431
	b. Local L/C	389,061
	4. Outstanding spot and derivative sold	31,242,394
	5. Others	-
III.	CONTINGENT RECEIVABLES	24,393,187
	1. Guarantees received	24,290,717
	a. Rupiah	8,294,230
	b. Foreign currencies	15,996,487
	2. Interest on non-performing loan	102,470
	a. Loan interest	102,470
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	8,906,547
	1. Guarantees issued	8,906,547
	a. Rupiah	5,016,545
	b. Foreign currencies	3,890,002
	2. Others	-