

ACCOUNTS	in million Rupial 30 November 2019
ASSET	
1. Cash	1,369,156
2. Placements with Bank Indonesia	13,292,212
3. Placements with other banks	1,644,105
4. Spot and derivative receivables	703,611
5. Marketable securities	8,550,449
a. Measured at fair value through profit/loss	-
b. Available for sale	5,577,137
c. Held to maturity	1,792,703
d. Loans and receivables	1,180,609
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	2,938,561
9. Loans	127,096,737
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	127,096,737
10. Sharia financing	-
11. Investments	1,303,510
12. Allowance for impairment losses on financial assets -/-	(1,186,736
a. Marketable securities	(5
b. Loans	(1,186,627
c. Others	(104
13. Intangible assets	1,984,100
Accumulated amortization of intangible assets -/-	(1,041,652
14. Fixed assets	3,190,626
Accumulated depreciation of fixed assets -/-	(1,496,100
15. Non-productive assets	19
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	19
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	28,410
19. Other assets	4,118,588
TOTAL ASSET	162,495,596

ACCOUNTS	30 November 2019
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	13,662,520
2. Saving deposits	7,737,633
3. Time deposits	60,431,568
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	6,709,815
7. Spot and derivative liabilities	595,843
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	2,111,316
10. Marketable securities issued	3,200,186
11. Borrowings	38,348,443
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	1,844,677
16. Profit sharing investment funds	-
TOTAL LIABILITY	134,642,001
EQUITY	4.64.07
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	11,151,593
a. Agio	10,907,715
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance e. Others	-
	243,878
19. Other comprehensive income/(expense)	883,713
a. Foreign exchange translation adjustment of financial statements	-
<ul> <li>Gain/(loss) from changes in the value of marketable securities - available for sale</li> <li>Gash flow badging</li> </ul>	23,826
<ul> <li>Cash flow hedging</li> <li>Differences arising from fixed assets revoluation</li> </ul>	- 797,886
d. Differences arising from fixed assets revaluation	
e. Other comprehensive income from associate enity	- 00.010
f. Remeasurement on defined benefit program	90,610
<ul> <li>g. Income tax related to other comprehensive income</li> <li>h. Others</li> </ul>	(28,609
	-
20. Difference in quasi reorganization	-
21. Difference in restructuring of entities under common control 22. Other Equity	-
22. Other Equity 23. Reserves	-
	23,361
a. General reserves	23,361
b. Statutory reserves	-
24. Profit/loss	15,633,853
a. Previous years	14,054,912
b. Current year	1,578,941
TOTAL EQUITY	27,853,595



a. Rupiah     12,2       b. Foreign currencies     12,1       c. Repinh     5,5       b. Foreign currencies     14,1       b. Foreign currencies     14,1       Net Interest Income     6,4       c. Other Operating income and Expenses     6,4       c. Increase in fair value of financial assets (mark to market)     9       i. Marketable securities     9       ii. Loans     9       iii. Spot and derivatives     9       v. Other financial assets     9       i. Marketable securities     9       ii. Loans     9       iii. Loans     9       iii. Cons financial assets     9       iii. Loans     9       iii. Cons financial assets     9       iii. Loans     9       iii. Coms (inderivative transactions     2,1       iii. Coms     9       iii. Coms (inderivative of financial assets (mark to market)     9       j. Other income     9       2 Other Operating Expenses     9	mber 20
1     Interst income     13,       a. Rupiah     12,       b. Foreign currencies     12,       2 Interset Expenses     6,       a. Rupiah     5,5       b. Foreign currencies     11,       Net Interest Income     6,       c. Other Operating income and Expenses     6,       1 Other Operating Income     4,       a. Increase in fair value of financial assets (mark to market)     5,       ii. Loans     11,       iii. Loans     11,       iii. Other financial assets     2,       iii. Commissions/provisions/fees and administration     4,       i. Marketable securities     2,       ii. Loans     2,       iii. Other financial assets     2,       i. Other income     4,       2 Other Operating Expenses     2,       iii. Other financial assets     2,       iii. Other financial assets     2,       iii. Other financial assets     2,       iii. Other income     4,       2 Other Operating Expenses     2,       i. Other income     4,       i. Other inancial assets     2,       iii. Other financial assets     3,       iii. Other inancial assets     3,       iiii. Other financial assets     3,       iiii. Other inancial ass	
a. Ropish     12,2       b. Foreign currencies     1,2       clinerest Expenses     6,6       a. Rupish     5,5       b. Foreign currencies     1,1       Net Interest Income     6,7       clinerest Expenses     6,4       clinerest Encome     6,4       clinerest Encome     6,4       clinerest Encome     6,4       clinerest Encome     4,4       a. Increase in fair value of financial assets (mark to market)     9       i. Marketable securities     9       iii. Loans     9       iii. Cons finions all of financial assets     9       i. Coans finions all of financial assets     9       iii. Loans     9       iii. Coher financial assets     9       iii. Loans     9       iii. Coher financial assets     2,1       g. Commissions/provisions/fees and administration     9       h. Proversal in allowance for impairment losses     9       i. Other income     9       2 Other Operating Expenses     8       ii. Loans     9       iii. Loans     9       iiii	
b. Foreign currencies     1.1       2 Interest Expenses     6.2       a. Rupiah     5.5       b. Foreign currencies     1.1       Net Interest Income     6.7       c. Other Operating Income and Expenses     4.2       1 Other Operating Income     4.2       a. Increase in fair value of financial assets (mark to market)     5       i. Marketable securities     5       ii. Loans     5       iii. Loans     5       iii. Loans     5       iii. Joans     5       iii. Other financial assets     2,1       i. Marketable securities     5       ii. Joans     6       iii. Joans     6       iii. Joans     6       iii. Loans     7       iii. Joans     7       iii. Loans     7       iii. Loans     7       iii. Loans     7       i	13,449,63
2       Interest Expenses       6, 6, 5, 5, 1         a. Rupiah       5, 1         b. Foreign currencies       5, 1         Net Interest Income       6, 6, 6         C Other Operating Income and Expenses       4, 1         1 Other Operating Income       4, 1         a. Increase in fair value of financial assets (mark to market)       5         i. Loans       1         iii. Spot and derivatives       5         iv. Other financial assets       5         i. Marketable securities       5         ii. Loans       5         iii. Other financial assets       6         iii. Loans       6         iii. Other financial assets       7         iii. Other income       2         2 Other Operating Expenses       8         iiii. Other income       6         2 Other Operating Expenses       3         iiii. Spot and derivatives       3         iii. Other financial assets (mark to market)       3         iiiii. Loans       3	12,084,22
a. Rupiah       5,1         b. Foreign currencies       12,1         Net Interest Income       6,6         Other Operating Income       4,2         a. Increase in fair value of financial assets (mark to market)       9         i. Marketable securities       9         w. Other financial assets       9         w. Other financial assets       9         b. Decrease in fair value of financial labilities (mark to market)       9         c. Gain from sale of financial assets       9         b. Decrease in fair value of financial assets       9         i. Uoher financial assets       2         d. Realized gain from spot and derivative transactions       2,1         e. Dividend       6         f. Gain from investment under equity method       2         c. Other Operating Expenses       8,3         a. Decrease in fair value of financial assets (mark to market)       3         i. Other income       4         2       Other Operating Expenses       8,3         a. Decrease in fair value of financial assets (mark to market)       3         i. Other financial assets       4         v. Other financial assets       4         a. Decrease in fair value of financial assets (mark to market)       3         <	1,365,42
b. Foreign currencies 41, 1, 1, Net Interest Income 62, 20 Arrows	6,979,84
Net Interest Income         6//           Other Operating Income and Expenses         4,1           a. Increase in fair value of financial assets (mark to market)         9           i. Marketable securities         9           ii. Joans         9           iii. Spot and derivatives         9           v. Other financial assets         9           b. Decrease in fair value of financial assets         9           c. Gain from sale of financial assets         9           i. Marketable securities         1           ii. Loans         10           iii. Other financial assets         2,1           d. Realized gain from spot and derivative transactions         2,1           g. Commissions/provisions/fees and administration         4           h. Reversal in allowance for impairment losses         4           a. Decrease in fair value of financial assets (mark to market)         3           i. Marketable securities         3           i. Other income         4           2         Other Operating Expenses         8,1           a. Decrease in fair value of financial assets (mark to market)         3           i. Other financial assets         3           j. Other income         4           c. Losses from sale of financial assets	5,603,70
Other Operating Income and Expenses         4,1           A. Increase in fair value of financial assets (mark to market)         9           i. Marketable securities         9           ii. Loans         9           iii. Other financial assets         9           iii. Other financial assets         2,1           iii. Other income         4           2 Other Operating Expenses         8,1           a. Decrease in fair value of financial assets (mark to market)         3           iii. Other financial assets         3           iii. Other income         4           2 Other Operating Expenses         8,1           a. Decrease in fair value of financial assets         3	1,376,13
1 Other Operating Income       4,1         a. Increase in fair value of financial assets (mark to market)       9         i. Marketable securities       9         iii. Spot and derivatives       9         iv. Other financial assets       9         b. Decrease in fair value of financial liabilities (mark to market)       9         c. Gain from sale of financial assets       9         ii. Loans       10         iii. Other financial assets       2         d. Realized gain from spot and derivative transactions       2,1         e. Dividend       2         f. Gain from investment under equity method       2         g. Commissions/provisions/fees and administration       4         h. Reversal in allowance for impairment losses       8         i. Other income       4         2 Other Operating Expenses       8         a. Decrease in fair value of financial assets (mark to market)       5         ii. Loans       5         iii. Loans       5         iiii. Other financial assets       1,0         iii.	6,469,7
a. Increase in fair value of financial assets (mark to market)       9         i. Loans       9         iii. Spot and derivatives       9         iii. Spot and derivatives       9         iv. Other financial assets       9         b. Decrease in fair value of financial liabilities (mark to market)       9         c. Gain from sale of financial assets       1         ii. Loans       1         iii. Other financial assets       2,1         c. Dividend       2,2         c. Dividend       2,2         f. Gain from investment under equity method       2,2         g. Commissions/provisions/fees and administration       2,4         h. Reversal in allowance for impairment losses       2,4         i. Other income       2 <b>2 Other Operating Expenses</b> 8,3         a. Decrease in fair value of financial assets (mark to market)       3         ii. Loans       3         iii. Loans       3         iii. Loans       3         iii. Other financial assets       3         b. Increase in fair value of financial assets       3         iii. Loans       3         iiii. Other financial assets       4         iii. Loans       4         i	
i.       Marketable securities         ii.       Loans         iii.       Spot and derivatives         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         g.       Commissions/provisions/fees and administration         h.       Reversal in allowance for impairment losses         i.       Other financial         g.       Commissions/provisions/fees and administration         h.       Reversal in allowance for impairment losses         i.       Other operating Expenses         a.       Decrease in fair value of financial assets (mark to market)         i.       Marketable securities         ii.       Loans         iii.       Loans         iii.       Loans         iii.       Coher financial assets         j.       Marketable securities         iii.       Loans         iii.       Loans         iii.       Loans	4,283,9
ii. Loans       9         iii. Spot and derivatives       9         iv. Other financial assets       9         b. Decrease in fair value of financial iabilities (mark to market)       2         c. Gain from sale of financial assets       1         ii. Loans       1         iii. Other financial assets       2,1         e. Dividend       2         f. Gain from investment under equity method       2         g. Commissions/provisions/fees and administration       4         h. Reversal in allowance for impairment losses       1         i. Other income       4         2       Other Operating Expenses         a. Decrease in fair value of financial assets (mark to market)       3         i. Other income       3         2       Other Operating Expenses       3         a. Decrease in fair value of financial assets (mark to market)       3         i. Marketable securities       3         ii. Loans       3         iii. Spot and derivatives       3         iv. Other financial assets       4         d. Realized losses from spot and derivative transactions       2,1         e. Impairment losses on financial assets       1,4         i. Marketable securities       1,4 <tr< td=""><td>564,5</td></tr<>	564,5
iii. Spot and derivatives       9         iv. Other financial assets       9         b. Decrease in fair value of financial isbilities (mark to market)       1         c. Gain from sale of financial assets       1         i. Marketable securities       2         iii. Other financial assets       2,1         d. Realized gain from spot and derivative transactions       2,1         e. Dividend       7         f. Gain from investment under equity method       2         g. Commissions/provisions/fees and administration       4         h. Reversal in allowance for impairment losses       8,1         i. Other income       4         2 Other Operating Expenses       8,1         a. Decrease in fair value of financial assets (mark to market)       3         i. Marketable securities       3         ii. Loans       3         iii. Spot and derivatives       3         iv. Other financial assets       3         b. Increase in fair value of financial assets       3         i. Marketable securities       3         ii. Loans       3         iii. Other financial assets       3         i. Marketable securities       3         ii. Loans       3         iii. Other financial asset	-
iv. Other financial assetsb. Decrease in fair value of financial liabilities (mark to market)c. Gain from sale of financial assetsi. Marketable securitiesii. Loansiii. Other financial assetsd. Realized gain from spot and derivative transactionsg. Commissions/provisions/fees and administrationh. Reversal in allowance for impairment lossesi. Other income2222Cher Operating Expensesa. Decrease in fair value of financial assets (mark to market)i. Loansiii. Joansiii. Loansiii. Loans <td>-</td>	-
b. Decrease in fair value of financial assets       i.         i. Marketable securities       ii.         ii. Loans       iii.         iii. Other financial assets       2,1         c. Gain from investment under equity method       g.         g. Commissions/provisions/fees and administration       4         h. Reversal in allowance for impairment losses       4         i. Other income       4         2 Other Operating Expenses       8,4         a. Decrease in fair value of financial assets (mark to market)       3         i. Marketable securities       3         ii. Loans       3         iii. Spot and derivatives       3         v. Other financial assets       3         i. Marketable securities       3         iii. Joans       3         iii. Spot and derivatives       3         v. Other financial assets       3         b. Increase in fair value of financial assets       3         iii. Other financial assets       3         iii. Other financial assets       3         iii. Loans       3         iii. Other financial assets       3         d. Realized losses from spot and derivative transactions       2,1         iiii. Loans       3      <	564,5
c. Gain from sale of financial assets       .         i.       Marketable securities         iii.       Loans         iii.       Loher financial assets         d.       Realized gain from spot and derivative transactions       2,1         e.       Dividend       2         f.       Gain from investment under equity method       2         g. Commissions/provisions/fees and administration       4         h.       Reversal in allowance for impairment losses       4         i.       Other income       4         2       Other Operating Expenses       8,1         a.       Decrease in fair value of financial assets (mark to market)       3         ii.       Marketable securities       3         iii.       Loans       3         iiii.       Spot and derivatives       3         iv.       Other financial assets       3         b.       Increase in fair value of financial liabilities (mark to market)       5         c.       Losans       3         iii.       Loans       3         iii.       Loans       3         iii.       Loans       3         iii.       Loans       3         iii.	-
i. Marketable securities       iii. Joans         iii. Other financial assets       2,4         d. Realized gain from spot and derivative transactions       2,4         e. Dividend       2,4         f. Gain from investment under equity method       2,4         g. Commissions/provisions/fees and administration       2,4         h. Reversal in allowance for impairment losses       2,4         i. Other income       2         2 Other Operating Expenses       8,4         a. Decrease in fair value of financial assets (mark to market)       3         i. Loans       3         iii. Loans       3         iii. Spot and derivatives       3         iv. Other financial assets       3         b. Increase in fair value of financial liabilities (mark to market)       3         c. Losses from sale of financial assets       3         iv. Other financial assets       3         ii. Loans       3         iii. Other financial assets       4         iii. Loans       4         iii. Loans       4         iii. Loans       4         iii. Loans       1,4         iii. Loans       1,4         iii. Loans       1,4         iii. Loans       1,4 <td>-</td>	-
ii. Loans       iii. Other financial assets       2,1         d. Realized gain from spot and derivative transactions       2,1         e. Dividend       1         f. Gain from investment under equity method       2         g. Commissions/provisions/fees and administration       4         h. Reversal in allowance for impairment losses       4         i. Other income       4         2 Other Operating Expenses       8,1         a. Decrease in fair value of financial assets (mark to market)       5         i. Marketable securities       5         ii. Loans       5         iii. Spot and derivatives       5         iv. Other financial assets       5         b. Increase in fair value of financial liabilities (mark to market)       5         c. Losses from sale of financial assets       5         iii. Other financial assets       5         b. Increase in fair value of financial assets       2,1         iii. Loans       5         iii. Loans       6         iii. Loans       1,1	-
iii. Other financial assets       2,1         c. Realized gain from spot and derivative transactions       2,1         e. Dividend       1         f. Gain from investment under equity method       2         g. Commissions/provisions/fees and administration       4         h. Reversal in allowance for impairment losses       4         i. Other income       4         2 Other Operating Expenses       8,1         a. Decrease in fair value of financial assets (mark to market)       5         i. Marketable securities       5         iii. Loans       6         iii. Loans       6         iii. Loans       7         iii. Loans	-
d. Realized gain from spot and derivative transactions       2,1         e. Dividend       1         f. Gain from investment under equity method       2         g. Commissions/provisions/fees and administration       4         h. Reversal in allowance for impairment losses       4         i. Other income       4         20 ther Operating Expenses       8,1         a. Decrease in fair value of financial assets (mark to market)       3         i. Marketable securities       3         iii. Loans       3         iii. Spot and derivatives       3         iv. Other financial assets       3         b. Increase in fair value of financial liabilities (mark to market)       5         c. Losses from sale of financial assets       3         ii. Loans       3         iii. Loans       3         iii. Loans       4         iii. Loans       4         iii. Loans       1         ii. Loans       1	-
e. Dividend       f. Gain from investment under equity method       g. Commissions/provisions/fees and administration       d.         g. Commissions/provisions/fees and administration       d.       d.         h. Reversal in allowance for impairment losses       d.         i. Other income       d.         2 Other Operating Expenses       8,1         a. Decrease in fair value of financial assets (mark to market)       d.         i. Marketable securities       d.         ii. Loans       d.         iii. Spot and derivatives       d.         v. Other financial assets       d.         b. Increase in fair value of financial isolilities (mark to market)       c.         c. Losses from sale of financial assets       d.         ii. Loans       d.         iii. Loans       d.         iii. Loans       d.         iii. Loans       d.         iii. Other financial assets       d.         i. Loans       d.         iii. Loans       d.         ii. Loans       d.         ii. Lo	-
e. Dividend       f. Gain from investment under equity method       g. Commissions/provisions/fees and administration       d.         g. Commissions/provisions/fees and administration       d.       d.         h. Reversal in allowance for impairment losses       d.         i. Other income       d.         2 Other Operating Expenses       8,1         a. Decrease in fair value of financial assets (mark to market)       d.         i. Marketable securities       d.         ii. Loans       d.         iii. Spot and derivatives       d.         v. Other financial assets       d.         b. Increase in fair value of financial isolilities (mark to market)       c.         c. Losses from sale of financial assets       d.         ii. Loans       d.         iii. Loans       d.         iii. Loans       d.         iii. Loans       d.         iii. Other financial assets       d.         i. Loans       d.         iii. Loans       d.         ii. Loans       d.         ii. Lo	2,825,9
g. Commissions/provisions/fees and administration       4         h. Reversal in allowance for impairment losses       5         i. Other income       6         Other Operating Expenses       8,1         a. Decrease in fair value of financial assets (mark to market)       5         i. Marketable securities       5         ii. Loans       5         iii. Spot and derivatives       5         b. Increase in fair value of financial liabilities (mark to market)       5         c. Losses from sale of financial assets       5         b. Increase in fair value of financial assets       5         i. Marketable securities       5         ii. Loans       6         iii. Other financial assets       7         c. Losses from spot and derivative transactions       2,0         e. Impairment losses on financial assets       1,0         ii. Loans       1,1         ii. Sharia financing       1,0         iii. Sharia financing       1,0         iv. Other financial assets       7         f. Losses from investment under equity method       7         h. Commissions/provisions/fees and administration       5         j. Desses from decrease in value of non-financial assets       5         j. Personnel expenses	,,-
g. Commissions/provisions/fees and administration       4         h. Reversal in allowance for impairment losses       4         i. Other income       4         Other Operating Expenses       8,1         a. Decrease in fair value of financial assets (mark to market)       5         i. Marketable securities       5         ii. Loans       5         iii. Spot and derivatives       5         iv. Other financial assets       5         b. Increase in fair value of financial liabilities (mark to market)       5         c. Losses from sale of financial assets       5         i. Marketable securities       5         ii. Loans       5         iii. Other financial assets       6         c. Losses from spot and derivative transactions       2,0         e. Impairment losses on financial assets       1,1         ii. Loans       1,1         iii. Sharia financing       1,4         iv. Other financial assets       1,4         f. Losses from investment under equity method       6         h. Commissions/provisions/fees and administration       5         j. Personnel expenses       1,4         j. Personnel expenses       1,4	-
h. Reversal in allowance for impairment losses       4         i. Other income       4         2 Other Operating Expenses       8,4         a. Decrease in fair value of financial assets (mark to market)       5         i. Marketable securities       5         ii. Loans       5         iii. Spot and derivatives       5         iv. Other financial assets       5         b. Increase in fair value of financial liabilities (mark to market)       5         c. Losses from sale of financial assets       6         ii. Loans       5         ii. Loans       6         iii. Loans       6         iii. Loans       6         iii. Other financial assets       6         i. Marketable securities       6         ii. Loans       1,4         ii. Loans       1,4         ii. Loans       1,4         ii. Sharia financing       1,4         ii. Loans       1,4         j. Desses from decrease in value of non-financial	482,4
i. Other income       4         Other Operating Expenses       8,1         a. Decrease in fair value of financial assets (mark to market)       5         i. Marketable securities       5         ii. Loans       5         iii. Spot and derivatives       5         iv. Other financial assets       5         b. Increase in fair value of financial liabilities (mark to market)       5         c. Losses from sale of financial assets       5         i. Marketable securities       6         ii. Loans       6         iii. Other financial assets       6         i. Marketable securities       7         ii. Other financial assets       7         ii. Other financial assets       1,0         ii. Other financial assets       1,0         ii. Loans       1,1         iii. Sharia financing       1,0         iii. Sharia financing       1,0         iv. Other financial assets       1,0         f. Losses related to operational risks *)       1         g. Losses from investment under equity method       1         h. Commissions/provisions/fees and administration       1         i. Losses from decrease in value of non-financial assets       1,1         j. Personnel expenses	8,3
a. Decrease in fair value of financial assets (mark to market)       i.         i. Marketable securities       ii.         ii. Loans       iii.         iii. Spot and derivatives       iii.         iv. Other financial assets       iii.         b. Increase in fair value of financial liabilities (mark to market)       iii.         c. Losses from sale of financial assets       iii.         i. Marketable securities       iii.         ii. Loans       iii.         iii. Other financial assets       2,0         e. Impairment losses on financial assets       1,0         ii. Loans       1,1,0         ii. Loans       1,1,0         ii. Loans       1,1,0         ii. Sharia financing       1,0         iv. Other financial assets       1,0         iii. Sharia financing       1,0         iv. Other financial assets       1,0         iii. Sharia financing       1,0         iv. Other financial assets       1,0         iii. Loans       1,0         iii. Sharia financing       1,0         iv. Other financial assets       1,0         iii. Sharia financing       1,0         iv. Other financial assets       1,0         j. Losses from investment unde	402,5
a. Decrease in fair value of financial assets (mark to market)i.i. Marketable securitiesii.ii. Loansiii.iii. Spot and derivativesiii.iv. Other financial assetsiii.b. Increase in fair value of financial liabilities (mark to market)iiii.c. Losses from sale of financial assetsiii.ii. Other financial assetsiii.ii. Loansiiii.iii. Other financial assetsiii.iii. Other financial assetsiii.d. Realized losses from spot and derivative transactions2,1e. Impairment losses on financial assets1,1ii. Loansiii.ii. Loans1,1ii. Loans1,1ii. Loans1,1ii. Loans1,1ii. Sharia financingiii.iv. Other financial assets1,2ii. Losses from investment under equity method1,4h. Commissions/provisions/fees and administration2i. Losses from decrease in value of non-financial assets1,4j. Personnel expenses1,4k. Promotion expenses1,4	
i.Marketable securitiesii.Loansiii.Spot and derivativesiv.Other financial assetsb.Increase in fair value of financial liabilities (mark to market)c.Losses from sale of financial assetsi.Marketable securitiesii.Loansiii.Other financial assetsd.Realized losses from spot and derivative transactionsd.Realized losses from spot and derivative transactionsd.Realized losses on financial assetsii.Loansiii.Sharia financingiv.Other financial assetsf.Losses related to operational risks *)g.Losses from investment under equity methodh.Commissions/provisions/fees and administrationi.Losses from decrease in value of non-financial assetsj.Personnel expensesj.Personnel expensesj.Personnel expensesj.Personnel expenses	8,851,9
ii. Loansiii. Spot and derivativesiv. Other financial assetsb. Increase in fair value of financial liabilities (mark to market)c. Losses from sale of financial assetsi. Marketable securitiesii. Loansiii. Other financial assetsd. Realized losses from spot and derivative transactions2,4e. Impairment losses on financial assetsii. Loansiii. Sharia financingiv. Other financial assetsii. Loansii. Losses related to operational risks *)g. Losses from investment under equity methodh. Commissions/provisions/fees and administrationi. Losses from decrease in value of non-financial assetsj. Personnel expensesj. Personnel expensesj. Personnel expensesj. Promotion expensesj. Promotion expenses	392,8
iii. Spot and derivatives3iv. Other financial assets5b. Increase in fair value of financial liabilities (mark to market)5c. Losses from sale of financial assets6i. Marketable securities6ii. Loans6iii. Other financial assets7d. Realized losses from spot and derivative transactions2,4e. Impairment losses on financial assets1,4i. Marketable securities1,4ii. Loans1,4iii. Sharia financing1,4iii. Sharia financing1,4iv. Other financial assets1,4ii. Losses from investment under equity method1h. Commissions/provisions/fees and administration2i. Losses from decrease in value of non-financial assets1,4j. Personnel expenses1,5k. Promotion expenses1,5	
iv. Other financial assetsiv. Other financial liabilities (mark to market)c. Losses from sale of financial assetsi.i. Marketable securitiesii.ii. Loansiii.iii. Other financial assets2,4e. Impairment losses on financial assets1,4i. Marketable securities1,4ii. Loans1,4ii. Loans1,4ii. Loans1,4ii. Loans1,4ii. Loans1,4ii. Loans1,4ii. Loans1,4ii. Loans1,4ii. Loans1,4ii. Loans1,4iii. Sharia financing1,4iv. Other financial assets1,4ii. Losses from investment under equity method1,4h. Commissions/provisions/fees and administration2,5i. Losses from decrease in value of non-financial assets1,5j. Personnel expenses1,5k. Promotion expenses1,5	-
b. Increase in fair value of financial liabilities (mark to market)c. Losses from sale of financial assetsi. Marketable securitiesii. Loansiii. Other financial assetsd. Realized losses from spot and derivative transactions2,4e. Impairment losses on financial assetsii. Loansiii. Loansiii. Loansiii. Loansiii. Loansiii. Loansiii. Sharia financingiv. Other financial assetsf. Losses related to operational risks *)g. Losses from investment under equity methodh. Commissions/provisions/fees and administrationi. Losses from decrease in value of non-financial assetsj. Personnel expensesj. Promotion expenses1,9	392,7
c. Losses from sale of financial assetsi. Marketable securitiesii. Loansiii. Other financial assetsd. Realized losses from spot and derivative transactions2,4e. Impairment losses on financial assetsii. Marketable securitiesii. Loansiii. Sharia financingiv. Other financial assets *)g. Losses from investment under equity methodh. Commissions/provisions/fees and administrationi. Losses from decrease in value of non-financial assetsj. Personnel expensesj. Promotion expenses2,6	-
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ii.Loansiii.Other financial assetsd.Realized losses from spot and derivative transactions2,4e.Impairment losses on financial assetsi.Marketable securitiesii.Loansii.Sharia financingiv.Other financial assetsf.Losses related to operational risks *)g.Losses from investment under equity methodh.Commissions/provisions/fees and administrationi.Losses from decrease in value of non-financial assetsj.Personnel expensesk.Promotion expensesi.Spenses	-
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d. Realized losses from spot and derivative transactions2,6e. Impairment losses on financial assets1,6i. Marketable securities1,6ii. Loans1,6iii. Sharia financing1,6iv. Other financial assets1,6f. Losses related to operational risks *)8g. Losses from investment under equity method6h. Commissions/provisions/fees and administration2i. Losses from decrease in value of non-financial assets1,9j. Personnel expenses1,9k. Promotion expenses2	-
e. Impairment losses on financial assets1,0i. Marketable securities1,0ii. Loans1,0iii. Sharia financing1,0iv. Other financial assets1,0f. Losses related to operational risks *)1g. Losses from investment under equity method1h. Commissions/provisions/fees and administration1i. Losses from decrease in value of non-financial assets1,0j. Personnel expenses1,0k. Promotion expenses1,0	-
i.Marketable securitiesii.Loans1,0iii.Sharia financing1,0iv.Other financial assets1f.Losses related to operational risks *)1g.Losses from investment under equity method1h.Commissions/provisions/fees and administration1i.Losses from decrease in value of non-financial assets1j.Personnel expenses1,9k.Promotion expenses1	2,662,7
i.Marketable securitiesii.Loans1,0iii.Sharia financing1,0iii.Sharia financing1iv.Other financial assets1f.Losses related to operational risks *)1g.Losses from investment under equity method1h.Commissions/provisions/fees and administration1i.Losses from decrease in value of non-financial assets1j.Personnel expenses1,0k.Promotion expenses1	1,044,2
iii.Sharia financingiv.Other financial assetsf.Losses related to operational risks *)g.Losses from investment under equity methodh.Commissions/provisions/fees and administrationi.Losses from decrease in value of non-financial assetsj.Personnel expensesk.Promotion expensesd.Promotion expenses	-
iii. Sharia financingiv. Other financial assetsf. Losses related to operational risks *)g. Losses from investment under equity methodh. Commissions/provisions/fees and administrationi. Losses from decrease in value of non-financial assetsj. Personnel expensesk. Promotion expensesc.	1,044,1
iv. Other financial assetsiv.f. Losses related to operational risks *)g.g. Losses from investment under equity methodf.h. Commissions/provisions/fees and administrationf.i. Losses from decrease in value of non-financial assetsf.j. Personnel expenses1,9k. Promotion expensesf.	
f. Losses related to operational risks *)g. Losses from investment under equity methodh. Commissions/provisions/fees and administrationi. Losses from decrease in value of non-financial assetsj. Personnel expensesk. Promotion expenses2.	
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h. Commissions/provisions/fees and administrationfi. Losses from decrease in value of non-financial assets1j. Personnel expenses1,4k. Promotion expenses1	
i. Losses from decrease in value of non-financial assetsj. Personnel expensesk. Promotion expenses	131,8
j. Personnel expenses 1,9 k. Promotion expenses 2	191,0
k. Promotion expenses	- ר חדם 1
	1,979,2
I. Other expenses 2,4	171,6
Net Other Operating Expenses (4,5)	2,454,3 (4,568,0

ACCOUNTS	30 November 2019
NON-OPERATING INCOME AND EXPENSES	
1 Gain/(Loss) from sale of fixed assets and equipments	(5,443)
2 Gain/(loss) on adjustments of foreign exchange translation	224,080
3 Other non-operating expenses	636
NET NON OPERATING INCOME/(EXPENSES)	219,273
INCOME BEFORE TAX FOR THE CURRENT PERIOD	2,121,003
	(
Income tax:	(542,062
a. Estimated current period tax	(617,659
b. Deferred tax expense	75,597
NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,578,941
DTHER COMPREHENSIVE INCOME	
1 Items that will not be reclassified to profit or loss	(47,123
a. Gain from fixed assets revaluation	(47,123
b. Remeasurement on defined benefit program	(62,831
c Other comprehensive income from associate entity	(02,831
d. Others	
e. Income tax realted items that will not be reclassified to profit or loss	15,708
2 Items that will be reclassified to profit or loss	14,837
a. Adjustment from foreign exchange translation	14,037
b Gain/(loss) from changes in the value of marketable securities - available for sale	19,783
c Effective part of cash flow hedging	-
d. Others	_
e. Income tax realted items that will be reclassified to profit or loss	(4,946
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	
- NET OFF TAX	(32,286
OTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,546,655
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)	-

\*) Filled with loss that already appear or will appear

\*\*) For foreign branch office, if applicable

## PT Bank BTPN Tbk STATEMENTS OF COMMITMENTS AND CONTINGENCIES 30 November 2019



	ACCOUNTS	in million Rupiah 30 November 2019
١.		36,534,610
	1. Unused borrowing facilities	7,389,565
	a. Rupiah	1,000,000
	b. Foreign currencies	6,389,565
	2. Outstanding spot and derivative purchased	29,145,045
	3. Others	-
II.	COMMITMENT LIABILITIES	121,196,889
	1. Unused loans facilities granted to customers	91,352,112
	a. State-owned enterprises (BUMN)	6,452,531
	i. Committed	854,791
	- Rupiah	206,524
	- Foreign currencies	648,267
	ii. Uncommitted	5,597,740
	- Rupiah	2,858,060
	- Foreign currencies	2,739,680
	b. Others	84,899,581
	i. Committed	9,376,569
	ii. Uncommitted	75,523,012
	2. Unused loans facilities granted to other banks	66,511
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	66,511
	i. Rupiah	66,511
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	721,179
	a. Foreign L/C	202,695
	b. Local L/C	518,484
	4. Outstanding spot and derivative sold	29,057,087
	5. Others	
III.	CONTINGENT RECEIVABLES	21,092,502
	1. Guarantees received	21,013,231
	a. Rupiah	7,388,923
	b. Foreign currencies	13,624,308
	2. Interest on non-performing loan	79,271
	a. Loan interest	79,271
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	10,430,952
	1. Guarantees issued	10,430,952
	a. Rupiah	6,208,701
	b. Foreign currencies	4,222,251
	2. Others	-,,