

*in million Rupiah*

ACCOUNTS	31 October 2020
<b>ASSET</b>	
1. Cash	1,196,447
2. Placements with Bank Indonesia	17,434,414
3. Placements with other banks	851,135
4. Spot and derivative / <i>forward</i> receivables	821,122
5. Securities	10,657,735
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	1,508,386
9. Loans	136,611,067
10. Sharia financing <sup>1)</sup>	-
11. Equity Investments	1,303,643
12. Other financial asset	825,584
13. Impairment on financial assets -/-	(2,303,420)
a. Securities	(293)
b. Loans and Sharia Financing	(2,297,689)
c. Others	(5,438)
14. Intangible assets	2,209,515
Accumulated amortization of intangible assets -/-	(1,350,587)
15. Fixed assets and equipment	4,091,426
Accumulated depreciation on fixed assets and equipment -/-	(2,021,337)
16. Non-productive assets	19,202
a. Abandoned properties	-
b. Foreclosed assets	19,190
c. Suspense accounts	12
d. Interbranch assets	-
17. Other assets <sup>2)</sup>	3,076,643
<b>TOTAL ASSET</b>	<b>174,930,975</b>

ACCOUNTS	31 October 2020
<b>LIABILITIES AND EQUITY</b>	
<b>LIABILITIES</b>	
1. Demand deposits	14,857,253
2. Saving deposits	9,909,017
3. Time deposits	70,850,528
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	5,155,640
7. Spot and derivative / <i>forward</i> liabilities	625,833
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	782,999
10. Securities issued	992,561
11. Borrowings	40,468,174
12. Margin deposits	-
13. Interbranch liabilities <sup>2)</sup>	-
14. Other liabilities	3,026,906
<b>TOTAL LIABILITIES</b>	<b>146,668,911</b>
<b>EQUITY</b>	
15. Issued and fully paid-in capital	161,075
a. Authorized capital	300,000
b. Unpaid capital -/-	(137,021)
c. Treasury stock -/-	(1,904)
16. Additional paid-in capital	11,151,735
a. Agio	10,907,723
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	244,012
17. Other comprehensive income	965,810
a. Profit	965,810
b. Loss -/-	-
18. Reserves	23,361
a. General reserves	23,361
b. Appropriate reserves	-
19. Profit/loss	15,960,083
a. Previous years	14,614,354
b. Current year <sup>3)</sup>	1,345,729
c. Payable dividend -/-	-
<b>TOTAL EQUITY</b>	<b>28,262,064</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>174,930,975</b>

Note :

<sup>1)</sup>: To be fill by Bank that owns sharia units

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

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

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ACCOUNTS	31 October 2020
<b>OPERATING INCOME AND EXPENSES</b>	
<b>A. Interest Income and Expenses</b>	
1. Interest Income	10,752,984
2. Interest Expenses	4,806,784
<b>Net Interest Income</b>	<b>5,946,200</b>
<b>B. Other Operating Income and Expenses</b>	
1. Gain (Loss) from increase (decrease) in fair value of financial assets	195,289
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)	146,083
5. Gain (Loss) from investment under equity method	-
6. Gain (Loss) from foreign exchange translation	273,683
7. Dividend revenue	242,671
8. Commissions/provisions/fees and administration	404,924
9. Other income	366,158
10. Impairment losses on financial assets	1,529,622
11. Losses related to operational risks	11,670
12. Personnel expenses	1,797,752
13. Promotion expenses	135,491
14. Other expenses	2,421,530
<b>Net Other Operating (Expenses) Income</b>	<b>(4,267,257)</b>
<b>NET OPERATING INCOME (EXPENSES)</b>	<b>1,678,943</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>	
1. Gain (Loss) from sale of fixed assets and equipments	(7)
2. Other non-operating income (expenses)	(2,439)
<b>NET NON OPERATING INCOME (EXPENSES)</b>	<b>(2,446)</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>	<b>1,676,497</b>
Income tax:	(330,768)
a. Estimated current period tax	(596,345)
b. Deferred tax income (expenses)	265,577
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>	<b>1,345,729</b>
<b>OTHER COMPREHENSIVE INCOME</b>	
1 Items that will not be reclassified to profit or loss	-
a. Gain from fixed assets revaluation	-
b. Gain (Loss) from remeasurement benefecial pension program	-
c. Others	-
2 Items that will be reclassified to profit or loss	72,990
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	72,990
c. Others	-
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX</b>	<b>72,990</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	<b>1,418,719</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE <sup>1)</sup></b>	<b>-</b>

Note :

<sup>1)</sup> : For foreign branch office, if applicable

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<b>ACCOUNTS</b>		<b>31 October 2020</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	52,871,041
	1. Unused borrowing facilities	27,641,616
	2. Outstanding spot and derivative / forward purchased	25,229,425
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	133,338,434
	1. Unused loans facilities granted to customers	98,996,698
	i. Committed	10,909,469
	ii. Uncommitted	88,087,229
	3. Outstanding irrevocable L/C	582,854
	4. Outstanding spot and derivative / forward sold	33,758,882
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	23,367,918
	1. Guarantees received	23,367,918
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	7,267,533
	1. Guarantees issued	7,267,533
	2. Others	-