

*in million Rupiah*

ACCOUNTS	29 February 2020
<b>ASSET</b>	
1. Cash	1,273,937
2. Placements with Bank Indonesia	12,153,346
3. Placements with other banks	604,613
4. Spot and derivative receivables	880,398
5. Marketable securities	5,833,127
a. Measured at fair value through profit loss	-
b. Measured at fair value through other comprehensive income	2,809,956
c. Measured at cost of amortized acquisition value	3,023,171
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	1,314,666
9. Loans	137,132,365
a. Measured at fair value through profit loss	-
b. Measured at fair value through other comprehensive income	-
c. Measured at cost of amortized acquisition value	137,132,365
10. Sharia financing	
11. Investments	1,303,643
12. Allowance for impairment losses on financial assets -/-	(1,677,452)
a. Marketable securities	(502)
b. Loans	(1,673,188)
c. Others	(3,762)
13. Intangible assets	2,035,123
Accumulated amortization of intangible assets -/-	(1,124,245)
14. Fixed assets	4,016,103
Accumulated depreciation of fixed assets -/-	(1,776,055)
15. Non-productive assets	21
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	21
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	-
19. Other assets	4,273,120
<b>TOTAL ASSET</b>	<b>166,242,710</b>

ACCOUNTS	29 February 2020
<b>LIABILITY AND EQUITY</b>	
<b>LIABILITY</b>	
1. Demand deposits	13,234,787
2. Saving deposits	8,312,091
3. Time deposits	59,591,941
4. Revenue sharing investment funds	-
5. Loan from Bank Indonesia	-
6. Loan from other banks	7,248,741
7. Spot and derivative liabilities	836,195
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	722,692
10. Marketable securities issued	3,191,501
11. Borrowings	42,697,898
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	63,160
15. Other liabilities	2,713,994
16. Profit sharing investment funds	-
<b>TOTAL LIABILITY</b>	<b>138,613,000</b>
<b>EQUITY</b>	
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)	869,694
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities through other comprehensive income	5,133
c. Cash flow hedging	-
d. Differences arising from fixed assets revaluation	797,886
e. Other comprehensive income from associate entity	-
f. Remeasurement on defined benefit program	90,611
g. Income tax related to other comprehensive income	(23,936)
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	15,423,845
a. Previous years	15,085,151
b. Current year	338,694
<b>TOTAL EQUITY</b>	<b>27,629,710</b>
<b>TOTAL LIABILITY AND EQUITY</b>	<b>166,242,710</b>

in million Rupiah

ACCOUNTS		29 February 2020
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1	Interest Income	<b>2,257,036</b>
	a. Rupiah	2,049,325
	b. Foreign currencies	207,711
2	Interest Expenses	<b>982,556</b>
	a. Rupiah	779,496
	b. Foreign currencies	203,060
	<b>Net Interest Income</b>	<b>1,274,480</b>
<b>B. Other Operating Income and Expenses</b>		
1	<b>Other Operating Income</b>	<b>1,962,744</b>
	a. Increase in fair value of financial assets (mark to market)	880,398
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	880,398
	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	908,220
	e. Dividend	-
	f. Gain from investment under equity method	-
	g. Commissions/provisions/fees and administration	74,199
	h. Reversal in allowance for impairment losses	11,160
	i. Other income	88,767
2	<b>Other Operating Expenses</b>	<b>2,890,200</b>
	a. Decrease in fair value of financial assets (mark to market)	836,195
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	836,195
	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	957,374
	e. Impairment losses on financial assets	200,321
	i. Marketable securities	31
	ii. Loans	193,382
	iii. Sharia financing	-
	iv. Other financial assets	6,908
	f. Losses related to operational risks *)	165
	g. Losses from investment under equity method	-
	h. Commissions/provisions/fees and administration	19,757
	i. Losses from decrease in value of non-financial assets	-
	j. Personnel expenses	363,301
	k. Promotion expenses	27,574
	l. Other expenses	485,513
	<b>Net Other Operating Expenses</b>	<b>(927,456)</b>
	<b>NET OPERATING INCOME</b>	<b>347,024</b>

ACCOUNTS	29 February 2020
<b>NON-OPERATING INCOME AND EXPENSES</b>	
1 Gain/(Loss) from sale of fixed assets and equipments	258
2 Gain/(loss) on adjustments of foreign exchange translation	106,516
3 Other non-operating expenses	(34)
<b>NET NON OPERATING INCOME/(EXPENSES)</b>	<b>106,740</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>	
	<b>453,764</b>
Income tax:	(115,070)
a. Estimated current period tax	(95,054)
b. Deferred tax expense	(20,016)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>	<b>338,694</b>
<b>OTHER COMPREHENSIVE INCOME</b>	
1 Items that will not be reclassified to profit or loss	-
a. Gain from fixed assets revaluation	-
b. Remeasurement on defined benefit program	-
c. Other comprehensive income from associate entity	-
d. Others	-
e. Income tax realted items that will not be reclassified to profit or loss	-
2 Items that will be reclassified to profit or loss	(8,229)
a. Adjustment from foreign exchange translation	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	(10,972)
c. Effective part of cash flow hedging	-
d. Others	-
e. Income tax realted items that will be reclassified to profit or loss	2,743
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	
<b>- NET OFF TAX</b>	<b>(8,229)</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	<b>330,465</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)</b>	<b>-</b>

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

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

*in million Rupiah*

ACCOUNTS		29 February 2020
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	35,948,868
	1. Unused borrowing facilities	5,246,684
	a. Rupiah	500,000
	b. Foreign currencies	4,746,684
	2. Outstanding spot and derivative purchased	30,702,184
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	118,259,675
	1. Unused loans facilities granted to customers	86,820,094
	a. State-owned enterprises (BUMN)	4,192,150
	i. Committed	367,831
	- Rupiah	109,576
	- Foreign currencies	258,255
	ii. Uncommitted	3,824,319
	- Rupiah	3,630,710
	- Foreign currencies	193,609
	b. Others	82,627,944
	i. Committed	8,089,753
	ii. Uncommitted	74,538,191
	2. Unused loans facilities granted to other banks	56,726
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	56,726
	i. Rupiah	56,726
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	1,066,897
	a. Foreign L/C	363,112
	b. Local L/C	703,785
	4. Outstanding spot and derivative sold	30,315,958
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	21,012,830
	1. Guarantees received	20,925,723
	a. Rupiah	6,567,463
	b. Foreign currencies	14,358,260
	2. Interest on non-performing loan	87,107
	a. Loan interest	87,107
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	8,717,083
	1. Guarantees issued	8,717,083
	a. Rupiah	4,724,113
	b. Foreign currencies	3,992,970
	2. Others	-