

*in million Rupiah*

ACCOUNTS	31 January 2020
<b>ASSET</b>	
1. Cash	1,300,641
2. Placements with Bank Indonesia	11,176,523
3. Placements with other banks	666,147
4. Spot and derivative receivables	1,004,173
5. Marketable securities	8,434,040
a. Measured at fair value through profit loss	-
b. Measured at fair value through other comprehensive income	5,424,933
c. Measured at cost of amortized acquisition value	3,009,107
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	-
8. Acceptance receivables	1,259,149
9. Loans	132,328,105
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	132,328,105
10. Sharia financing	-
11. Investments	1,303,643
12. Allowance for impairment losses on financial assets -/-	(1,651,127)
a. Marketable securities	(495)
b. Loans	(1,648,082)
c. Others	(2,550)
13. Intangible assets	2,025,208
Accumulated amortization of intangible assets -/-	(1,096,075)
14. Fixed assets	4,005,741
Accumulated depreciation of fixed assets -/-	(1,750,939)
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	4,137,781
<b>TOTAL ASSET</b>	<b>163,143,031</b>

ACCOUNTS	31 January 2020
<b>LIABILITY AND EQUITY</b>	
<b>LIABILITY</b>	
1. Demand deposits	13,528,992
2. Saving deposits	8,176,103
3. Time deposits	57,689,135
4. Revenue sharing investment funds	-
5. Loan from Bank Indonesia	-
6. Loan from other banks	4,931,513
7. Spot and derivative liabilities	1,229,454
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	582,692
10. Marketable securities issued	3,191,062
11. Borrowings	43,763,054
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	50,245
15. Other liabilities	2,552,305
16. Profit sharing investment funds	-
<b>TOTAL LIABILITY</b>	<b>135,694,555</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)	874,820
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities through other comprehensive income	11,968
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	90,610
g. Income tax related to other comprehensive income	(25,644)
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	15,237,485
a. Previous years	15,085,151
b. Current year	152,334
<b>TOTAL EQUITY</b>	<b>27,448,476</b>
<b>TOTAL LIABILITY AND EQUITY</b>	<b>163,143,031</b>

in million Rupiah

ACCOUNTS		31 January 2020
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1	Interest Income	<b>1,150,595</b>
	a. Rupiah	1,043,547
	b. Foreign currencies	107,048
2	Interest Expenses	<b>509,723</b>
	a. Rupiah	400,689
	b. Foreign currencies	109,034
	<b>Net Interest Income</b>	<b>640,872</b>
<b>B. Other Operating Income and Expenses</b>		
1	<b>Other Operating Income</b>	<b>1,273,042</b>
	a. Increase in fair value of financial assets (mark to market)	1,004,173
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	1,004,173
	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	167,979
	e. Dividend	-
	f. Gain from investment under equity method	-
	g. Commissions/provisions/fees and administration	35,600
	h. Reversal in allowance for impairment losses	19,534
	i. Other income	45,756
2	<b>Other Operating Expenses</b>	<b>1,922,082</b>
	a. Decrease in fair value of financial assets (mark to market)	1,229,455
	i. Marketable securities	-
	ii. Loans	-
	iii. Spot and derivatives	1,229,455
	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	123,719
	e. Impairment losses on financial assets	111,934
	i. Marketable securities	44
	ii. Loans	108,611
	iii. Sharia financing	-
	iv. Other financial assets	3,279
	f. Losses related to operational risks *)	122
	g. Losses from investment under equity method	-
	h. Commissions/provisions/fees and administration	12,379
	i. Losses from decrease in value of non-financial assets	-
	j. Personnel expenses	182,883
	k. Promotion expenses	14,469
	l. Other expenses	247,121
	<b>Net Other Operating Expenses</b>	<b>(649,040)</b>
	<b>NET OPERATING INCOME</b>	<b>(8,168)</b>

ACCOUNTS	31 January 2020
<b>NON-OPERATING INCOME AND EXPENSES</b>	
1 Gain/(Loss) from sale of fixed assets and equipments	(105)
2 Gain/(loss) on adjustments of foreign exchange translation	212,477
3 Other non-operating expenses	65
<b>NET NON OPERATING INCOME/(EXPENSES)</b>	<b>212,437</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>	<b>204,269</b>
Income tax:	(51,935)
a. Estimated current period tax	(46,543)
b. Deferred tax expense	(5,392)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>	<b>152,334</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	(3,103)
a. Adjustment from foreign exchange translation	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	(4,137)
c. Effective part of cash flow hedging	-
d. Others	-
e. Income tax realted items that will be reclassified to profit or loss	1,034
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	<b>(3,103)</b>
<b>- NET OFF TAX</b>	<b>(3,103)</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	<b>149,231</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		31 January 2020
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	33,822,296
	1. Unused borrowing facilities	2,286,579
	a. Rupiah	500,000
	b. Foreign currencies	1,786,579
	2. Outstanding spot and derivative purchased	31,535,717
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	113,429,828
	1. Unused loans facilities granted to customers	85,040,119
	a. State-owned enterprises (BUMN)	4,307,139
	i. Committed	367,102
	- Rupiah	121,312
	- Foreign currencies	245,790
	ii. Uncommitted	3,940,037
	- Rupiah	3,512,015
	- Foreign currencies	428,022
	b. Others	80,732,980
	i. Committed	7,680,590
	ii. Uncommitted	73,052,390
	2. Unused loans facilities granted to other banks	59,785
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	59,785
	i. Rupiah	59,785
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	934,730
	a. Foreign L/C	386,108
	b. Local L/C	548,622
	4. Outstanding spot and derivative sold	27,395,194
	5. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	19,490,539
	1. Guarantees received	19,407,175
	a. Rupiah	6,860,238
	b. Foreign currencies	12,546,937
	2. Interest on non-performing loan	83,364
	a. Loan interest	83,364
	b. Other interest	-
	3. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	8,504,180
	1. Guarantees issued	8,504,180
	a. Rupiah	4,660,778
	b. Foreign currencies	3,843,402
	2. Others	-