

STATEMENT OF FINANCIAL POSITION

Monthly
PERIOD OF APRIL 2020
(In Million Rupiah)

No.	ITEMS	
ASSETS		
1.	Cash	46,558
2.	Placement to Bank Indonesia	1,174,865
3.	Interbank placement	22,536
4.	Spot and derivatives claims	-
5.	Securities	
a.	Measured at fair value through profit and loss	-
b.	Measured at fair value through other comprehensive income	-
c.	Measured at amortized cost	245,938
6.	Securities sold under repurchase agreement (repo)	-
7.	Claims on securities bought under reverse repo	122,245
8.	Acceptance claims	16,358
9.	Loans	
a.	Measured at fair value through profit and loss	-
b.	Measured at fair value through other comprehensive income	-
c.	Measured at amortized cost	5,239,873
10.	Sharia financing	-
11.	Equity investment	10
12.	Impairment on financial assets -/-	
a.	Securities	-
b.	Loans	80,044
c.	Others	19
13.	Intangible assets	20,818
Accumulated amortisation on intangible assets -/-		17,007
14.	Fixed assets and equipment	863,765
Accumulated depreciation on fixed assets and equipment -/-		74,369
15.	Non Productive Asset	
a.	Abandoned property	2,034
b.	Foreclosed assets	36,779
c.	Suspense accounts	-
d.	Interbranch assets	
i.	Conducting operational activities in Indonesia	-
ii.	Conducting operational activities outside Indonesia	-
16.	Impairment of non financial assets -/-	-
17.	Leasing	-
18.	Deferred tax assets	11,349
19.	Other assets	65,181
TOTAL ASSETS		7,696,870
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	412,978
2.	Saving account	508,381
3.	Time deposit	5,011,728
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	968
7.	Spot and derivatives liabilities	-
8.	Liabilities on securities sold under repurchase agreement	-
9.	Acceptance liabilities	16,358
10.	Issued securities	-
11.	Loans received	-
12.	Margin deposit	4,152
13.	Interbranch liabilities	
a.	Conducting operational activities in Indonesia	-
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	254,573
16.	Profit Sharing investment	-
TOTAL LIABILITIES		6,209,138

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No.	ITEMS	
EQUITIES		
17.	Paid in capital	
a.	Capital	800,000
b.	Unpaid capital -/-	569,000
c.	Treasury stock -/-	-
18.	Additional paid in capital	
a.	Agio	10,990
b.	Disagio -/-	-
c.	Donated capital	-
d.	Fund for paid up capital	-
e.	Others	-
19.	Other comprehensive gain (loss)	
a.	Translation adjustment	-
b.	Gains (losses) from changes in the value of financial assets measured at fair value through other comprehensive income	-
c.	Effective portion of cash flow hedge	-
d.	Difference in fixed asset revaluation	655,165
e.	Portion of other comprehensive income from associates	-
f.	Gain (loss) on defined benefit actuarial program	(7,431)
g.	Income tax of other comprehensive income	-
h.	Others	-
20.	Reserves of quaty reorganization	-
21.	Difference in restructuring under common control	-
22.	Other Equities	-
23.	Reserves	
a.	General reserves	35,000
b.	Appropriated reserves	-
24.	Gain/loss	
a.	Previous years	556,339
b.	Current year	6,669
TOTAL EQUITIES		1,487,732
TOTAL LIABILITIES AND EQUITIES		7,696,870

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

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(In Million Rupiah)

No.	ITEMS	
OPERATIONAL INCOME AND EXPENSES		
A. Interest income and expenses		
	1. Interest income	221,244
	a. Rupiah	219,145
	b. Foreign currency	2,099
	2. Interest expenses	117,816
	a. Rupiah	117,128
	b. Foreign currency	688
	Net interest income (expenses)	103,428
B. Operational Income and Expenses Other than Interest		
	1. Operational Income Other than Interest	5,900
	a. Positive mark to market on financial assets	
	i. Securities	-
	ii. Loans	-
	iii. Spot and derivatives	-
	iv. Other financial assets	-
	b. Negative mark to market on financial liabilities	-
	c. Gain on sale of financial assets	
	i. Securities	-
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain on spot and derivatives (realised)	-
	e. Dividend	-
	f. Gain on investment under equity method	-
	g. Commission/provision/fee and administration	4,523
	h. Recovery of impairment	2
	i. Other income	1,375
	2. Operational Expenses Other than Interest	101,039
	a. Negative mark to market on financial assets	
	i. Securities	-
	ii. Loans	-
	iii. Spot and derivatives	-
	iv. Other financial assets	-
	b. Positive mark to market on financial liabilities	-
	c. Loss on sale of financial assets	
	i. Securities	-
	ii. Loans	-
	iii. Other financial assets	-
	d. Loss on spot and derivatives (realised)	-
	e. Impairment of financial assets	
	i. Securities	-
	ii. Loans	9,829
	iii. Sharia financing	-
	iv. Other financial assets	201
	f. Losses on operational risk	-
	g. Losses on investment under equity method	-
	h. Commission/provision/fee, and administration	-
	i. Impairment of other assets (non financial assets)	-
	j. Personnel expenses	51,124
	k. Promotion expenses	164
	l. Other expenses	39,721
	Net Operational Income (Expenses) Other than Interest	(95,139)
	OPERATIONAL PROFIT (LOSS)	8,289

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

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No.	ITEMS	
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipment	214
2.	Gain (loss) on foreign exchange translation	11
3.	Other non operational income (expenses)	36
	NON OPERATIONAL PROFIT (LOSS)	261
	CURRENT YEAR PROFIT (LOSS)	8,550
4.	Income taxes	1,881
	a. Estimated current year tax	1,881
	b. Deferred tax income (expenses)	-
	NET PROFIT (LOSS)	6,669
OTHER COMPREHENSIVE GAIN		
	1. Item That Will Not Be Reclassified to Profit or Loss	-
	a. Gain on fixed asset revaluation	-
	b. Gain (loss) on defined benefit actuarial program	-
	c. Portion of other comprehensive income from associates	-
	d. Others	-
	e. Income tax related to items that will be reclassified to profit or loss	-
	2. Item That Will be Classified to Profit or Loss	-
	a. Translation adjustment from foreign currency	-
	b. Gain (loss) on value changes of financial assets categorized as available for sale	-
	c. Effective portion of cash flow hedge	-
	d. Others	-
	e. Income tax related to items that will be reclassified to profit or loss	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	6,669
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

REPORT ON COMMITMENT AND CONTINGENCIES

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No.	ITEMS	
I. COMMITTED CLAIMS		-
1.	Unused borrowing	-
a.	Rupiah	-
b.	Foreign currency	-
2.	Outstanding spot and derivatives (purchased)	-
3.	Others	-
II. COMMITTED LIABILITIES		1,729,979
1.	Undisbursed loan facilities to debtors	1,715,470
a.	BUMN	
i.	Committed	
-	Rupiah	-
-	Foreign Currency	-
ii.	Uncommitted	
-	Rupiah	-
-	Foreign Currency	-
b.	Others	
i.	Committed	1,715,470
ii.	Uncommitted	-
2.	Undisbursed loan facilities to other banks	-
a.	Committed	
-	Rupiah	-
-	Foreign Currency	-
b.	Uncommitted	
-	Rupiah	-
-	Foreign Currency	-
3.	Outstanding irrevocable L/C	14,509
a.	Foreign L/C	14,509
b.	Local L/C	-
4.	Outstanding spot and derivatives (sold)	-
5.	Others	-
III. CONTINGENT CLAIMS		56
1.	Received guarantees	
a.	Rupiah	-
b.	Foreign currency	-
2.	Accrued interest	
a.	Loan interest	56
b.	Other interest	-
3.	Others	-
IV. CONTINGENT LIABILITIES		234,491
1.	Issued guarantees	
a.	Rupiah	145,785
b.	Foreign currency	-
2.	Others	88,706