

STATEMENT OF FINANCIAL POSITION

Monthly
PERIOD OF NOVEMBER 2019
(In Million Rupiah)

No.	ITEMS	
ASSETS		
1.	Cash	43,235
2.	Placement to Bank Indonesia	1,119,519
3.	Interbank placement	34,100
4.	Spot and derivatives claims	-
5.	Securities	
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Hold to maturity	244,917
d.	Loan and receivables	-
6.	Securities sold under repurchase agreement (repo)	-
7.	Claims on securities bought under reverse repo	-
8.	Acceptance claims	13,389
9.	Loans	
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Hold to maturity	-
d.	Loan and receivables	5,064,446
10.	Sharia financing	-
11.	Equity investment	10
12.	Impairment on financial assets -/-	
a.	Securities	-
b.	Loans	46,454
c.	Others	-
13.	Intangible assets	18,245
Accumulated amortisation on intangible assets -/-		15,979
14.	Fixed assets and equipment	855,737
Accumulated depreciation on fixed assets and equipment -/-		71,424
15.	Non Productive Asset	
a.	Abandoned property	2,034
b.	Foreclosed assets	37,479
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	8,918
19.	Other assets	55,891
TOTAL ASSETS		7,364,063
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	516,400
2.	Saving account	453,896
3.	Time deposit	4,720,659
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	2,824
7.	Spot and derivatives liabilities	-
8.	Liabilities on securities sold under repurchase agreement	-
9.	Acceptance liabilities	13,389
10.	Issued securities	-
11.	Loans received	-
12.	Margin deposit	2,376
13.	Interbranch liabilities	
a.	Conducting operational activities in Indonesia	-
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	139,127
16.	Profit Sharing investment	-
TOTAL LIABILITIES		5,848,671

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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.	Gain (loss) on value changes of financial assets categorized as available for sale	-
c.	Effective portion of cash flow hedge	-
d.	Difference in fixed asset revaluation	649,152
e.	Portion of other comprehensive income from associates	-
f.	Gain (loss) on defined benefit actuarial program	(4,561)
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	547,764
b.	Current year	46,047
TOTAL EQUITIES		1,515,392
TOTAL LIABILITIES AND EQUITIES		7,364,063

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly
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(In Million Rupiah)

No.	ITEMS	
OPERATIONAL INCOME AND EXPENSES		
A. Interest income and expenses		
1. Interest income		
	a. Rupiah	591,919
	b. Foreign currency	5,851
2. Interest expenses		
	a. Rupiah	313,168
	b. Foreign currency	2,249
Net interest income (expenses)		282,353
B. Operational Income and Expenses Other than Interest		
1. Operational Income Other than Interest		
	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	14,939
	h. Recovery of impairment	4
	i. Other income	5,940
2. Operational Expenses Other than Interest		241,922
	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	6,223
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses on operational risk	1,190
	g. Losses on investment under equity method	-
	h. Commission/provision/fee, and administration	-
	i. Impairment of other assets (non financial assets)	-
	j. Personnel expenses	135,699
	k. Promotion expenses	492
	l. Other expenses	98,318
Net Operational Income (Expenses) Other than Interest		(221,039)
OPERATIONAL PROFIT (LOSS)		61,314

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	307
2.	Gain (loss) on foreign exchange translation	236
3.	Other non operational income (expenses)	(461)
	NON OPERATIONAL PROFIT (LOSS)	82
	CURRENT YEAR PROFIT (LOSS)	61,396
4.	Income taxes	
	a. Estimated current year tax	15,349
	b. Deferred tax income (expenses)	-
	NET PROFIT (LOSS)	46,047
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	46,047
	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.	Undisbursed loan facilities to debtors	
	a. BUMN	
	i. Committed	
	- Rupiah	-
	- Foreign Currency	-
	ii. Uncommitted	
	- Rupiah	-
	- Foreign Currency	-
	b. Others	
	i. Committed	1,784,668
	ii. Uncommitted	-
2.	Undisbursed loan facilities to other banks	
	a. Committed	
	- Rupiah	-
	- Foreign Currency	-
	b. Uncommitted	
	- Rupiah	-
	- Foreign Currency	-
3.	Outstanding irrevocable L/C	
	a. Foreign L/C	14,660
	b. Local L/C	-
4.	Outstanding spot and derivatives (sold)	-
5.	Others	-
III. CONTINGENT CLAIMS		
1.	Received guarantees	
	a. Rupiah	-
	b. Foreign currency	-
2.	Accrued interest	
	a. Loan interest	56
	b. Other interest	-
3.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Issued guarantees	
	a. Rupiah	138,283
	b. Foreign currency	-
2.	Others	121,420