

STATEMENTS OF FINANCIAL POSITION
AS AT 31 DECEMBER 2018 AND 2017

Table with columns: NO., ACCOUNTS, 2018, 2017, 2018, 2017. Rows include ASSETS (Cash, Loans, Investments, etc.), LIABILITIES AND EQUITY (Current accounts, Savings, Deposits, etc.), and TOTAL ASSETS AND EQUITY.

STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2018 AND 2017

Table with columns: NO., ACCOUNTS, 2018, 2017, 2018, 2017. Rows include INCOME AND EXPENSES FROM OPERATIONS (Interest Income, Net Interest Income, etc.), OTHER COMPREHENSIVE INCOME, and TOTAL NET INCOME.

ASSET QUALITY PRODUCTIVE AND OTHER INFORMATION
AS AT 31 DECEMBER 2018 AND 2017

Table with columns: NO., ACCOUNTS, 2018, 2017. Rows include RELATED PARTIES (Foreign currencies, etc.), UNRELATED PARTIES (Foreign currencies, etc.), and OTHER INFORMATION (Collateralized assets, etc.).

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS AT 31 DECEMBER 2018 AND 2017

Table with columns: NO., ACCOUNTS, 2018, 2017, 2018, 2017. Rows include COMMITMENT RECEIVABLES (Unused borrowing facilities), COMMITMENT PAYABLES (Unused loan facilities), and CONTINGENT LIABILITIES.

CAPITAL ADEQUACY RATIO (CAR)
AS AT 31 DECEMBER 2018 AND 2017

Table with columns: DESCRIPTION, 2018, 2017. Rows include Core Capital (Tier 1), Additional Capital (Tier 2), and Total Capital, categorized by regulatory and risk-weighted assets.

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION
AS AT 31 DECEMBER 2018

Table with columns: NO., TRANSACTION, 2018, 2017. Rows include A. Spot and derivative transactions, B. Forward transactions, and C. Derivative transactions.

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AS AT 31 DECEMBER 2018 AND 2017

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STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2018 AND 2017

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FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT

This published report are presented to comply with the Copy Circular Letter of Otoritas Jasa Keuangan No. 10/SEOJK/03/2017 dated 24 February 2017 regarding Transparensy and Publication of Sharia Bank and Sharia Business Unit

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AS AT 31 DECEMBER 2018 AND 2017

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STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2018 AND 2017

Table with columns: NO., ACCOUNTS, 2018, 2017. Rows include OPERATING INCOME AND EXPENSE (Income from Distribution of Fund, etc.), OTHER COMPREHENSIVE INCOME, and TOTAL NET INCOME.

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
AS AT 31 DECEMBER 2018 AND 2017

Table with columns: NO., ACCOUNTS, 2018, 2017. Rows include CONTINGENT RECEIVABLES (Outstanding buying of spot and forward contract), CONTINGENT PAYABLES (Unused financing facilities), and CONTINGENT LIABILITIES.

FINANCIAL RATIO
AS AT 31 DECEMBER 2018 AND 2017

Table with columns: NO., ACCOUNTS, 2018, 2017. Rows include Total Share Business Unit (US) as Total Conventional Bank asset which owned US, Non-performing assets to total productive assets, etc.

SOURCES AND DISTRIBUTION ZAKAT FUND
AS AT 31 DECEMBER 2018 AND 2017

Table with columns: NO., ACCOUNTS, 2018, 2017. Rows include 1. Beginning balance of zakat funds, 2. Sources of zakat fund, etc.

SOURCES AND DISTRIBUTION QARDH FUND
AS AT 31 DECEMBER 2018 AND 2017

Table with columns: NO., ACCOUNTS, 2018, 2017. Rows include 1. The source of Qardh fund at the beginning of the period, 2. Receipt of Qardh fund, etc.

TABLE OF MARGIN DISTRIBUTIONS
FOR THE YEAR ENDED 31 DECEMBER 2018

Table with columns: NO., Type of funding, Average balance, Revenues to be distributed, Depositor's portion, Rate of return indication. Rows include A. Financing, B. Funding, C. Other types of funding.

CHANGES OF BOUND INVESTMENT FUND
AS AT 31 DECEMBER 2018 AND 2017

Table with columns: DESCRIPTION, Portfolio A, Portfolio B, Portfolio C, TOTAL. Rows include 1. INFORMATION IN BEGINNING OF PERIOD, 2. INFORMATION DURING THE PERIOD, etc.

Jakarta, 21 February 2019
Sharia Business Unit
Prof. Dr. KH. Muhsin Sirajuddin Syaamsuddin, MA
Herry Hukmanto
Sharia Supervisory Board Director

ALLOWANCE FOR IMPAIRMENT LOSSES
AS AT 31 DECEMBER 2018 AND 2017

Table with columns: NO., ACCOUNTS, 2018, 2017. Rows include 1. Placements at other banks, 2. Spot and derivative transactions, etc.

BANK MANAGEMENT
AS OF 31 DECEMBER 2018

Table with columns: BOARD OF COMMISSIONERS (President Commissioner, Vice President Commissioner, etc.), BOARD OF DIRECTORS (President Director, Vice President Director, etc.), SHARE OWNERSHIP OF BANK.

Jakarta, 21 February 2019
Board of Directors
Sig Seng Seah
Satinder Pal Singh Ahluwalia
Director

Best Digital Bank Indonesia, Best Bank in Digital Service, 'Very Good' Rating in the Sharia Community, Best Bank Award 2018 by Asiatravayana, Best Bank Award 2018 by Asiatravayana, Best Bank Award 2018 by Asiatravayana, Best Bank Award 2018 by Asiatravayana.