

STATEMENTS OF FINANCIAL POSITION

AS AT 31 DECEMBER 2018 AND 2017
(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		2018	2017	2018	2017
ASSETS					
1.	Cash	2,574,176	2,325,800	2,823,776	2,546,414
2.	Placements with Bank Indonesia	14,877,388	10,011,213	14,877,388	10,011,213
3.	Placements with other banks	1,372,785	3,461,078	1,552,882	4,785,728
4.	Spot and derivative receivables	195,535	16,225	449,091	103,906
5.	Available for sale financial assets	59,530	1,626,613	59,530	1,626,613
6.	Loans and receivables	15,038,657	14,475,548	14,974,969	14,045,921
7.	Securities sold under repurchase agreements (repo)	4,871,799	4,884,427	4,871,799	4,884,427
8.	Securities purchased under resale agreements (reverse repo)	246,623	296,028	246,623	296,028
9.	Acceptance receivables	1,679,216	1,486,051	1,679,216	1,486,051
10.	Loans	-	-	-	-
11.	Designated at fair value through profit/loss	-	-	-	-
12.	Available for sale	-	-	-	-
13.	Loans and receivables	100,536,129	94,197,151	100,536,129	93,307,151
14.	Sharia financing	4,035,621	3,571,591	4,035,621	3,571,591
15.	Consumer financing receivables	-	-	29,668,865	27,413,102
16.	Allowance for impairment losses on consumer financing receivables -	-	-	(1,436,234)	(1,333,042)
17.	Reinsurance Assets	7,956,622	8,559,321	126,763	122,669
18.	Investments	-	-	-	-
19.	Allowance for impairment losses on financial assets -	-	-	-	-
20.	Marketable securities	(41,823)	(41,792)	(41,823)	(41,792)
21.	Loans	(2,021,197)	(2,022,238)	(2,021,197)	(2,022,238)
22.	Others	(1,009)	(1,451)	(8,510)	(18,284)
23.	Intangible assets	1,512,626	1,363,120	1,512,626	1,363,120
24.	Fixed assets and equipment	4,089,527	4,300,619	4,089,527	4,300,619
25.	Accumulated depreciation of fixed assets and equipment -	(2,422,666)	(2,356,788)	(2,422,666)	(2,356,788)
26.	Net earning asset	73,417	16,397	73,417	16,397
27.	Job properties	586,778	510,358	586,778	510,358
28.	Prepaid expenses	44	729	44	729
29.	Conducting operational activities in Indonesia	-	-	-	-
30.	Conducting operational activities outside Indonesia	-	-	-	-
31.	Leased receivables	2,288,081	1,946,562	2,288,081	1,946,562
32.	Leased tax assets	1,910,520	2,737,558	1,910,520	2,737,558
33.	Asset of disposal group classified as held-for-sale	159,899,094	153,442,882	166,176,189	179,257,092
LIABILITIES AND EQUITY					
1.	Current accounts	16,776,948	16,110,058	15,382,151	14,077,084
2.	Savings	33,246,701	33,504,817	33,246,701	33,504,817
3.	Deposits	1,024,153	52,326,025	1,024,153	52,326,025
4.	Reserve sharing investment funds	4,175,108	3,496,270	4,000,039	3,407,022
5.	Deferred premium income	-	-	-	-
6.	Unearned premium reserve	-	-	-	-
7.	Loans from Bank Indonesia	3,152,422	4,663,798	3,152,422	4,663,798
8.	Loans from other banks	2,215	15,732	466,185	22,939
9.	Spot and derivative liabilities	28,445	17,150	28,445	17,150
10.	Securities sold under repurchase agreements (repo)	1,486,051	1,486,051	1,486,051	1,486,051
11.	Securities purchased under resale agreements (reverse repo)	1,486,051	1,486,051	1,486,051	1,486,051
12.	Marketable securities issued	75,283	60,170	9,639,407	10,171,201
13.	Borrowings	11,244	14,456	11,244	14,456
14.	Security deposits	-	-	-	-
15.	Interbranch liabilities	-	-	-	-
16.	Conducting operational activities in Indonesia	-	-	-	-
17.	Conducting operational activities outside Indonesia	-	-	-	-
18.	Deferred tax liabilities	3,326,782	4,395,823	5,367,138	6,181,122
19.	Other liabilities	-	-	-	-
20.	Profit sharing investment funds	-	-	-	-
21.	Liabilities of disposal group classified as held-for-sale	118,278,488	114,781,804	144,282,368	139,084,940
EQUITY					
1.	Issued and fully paid capital	12,238,589	12,238,589	12,238,589	12,238,589
2.	Additional paid-up capital	6,337,461	6,337,461	6,337,461	6,337,461
3.	Reserve	7,256,324	7,256,324	7,256,324	7,256,324
4.	Dividend capital	-	-	-	-
5.	Capital paid in advance	-	-	-	-
6.	Other	-	-	-	-
7.	Other comprehensive income	-	-	-	-
8.	Adjustment in foreign currencies translation	(132,847)	170,028	(133,091)	180,034
9.	Gain (loss) on changes in the value of financial assets available for sale	(55,878)	(74,560)	(55,878)	(74,560)
10.	Effective portion on fair value for cash flow hedge	-	-	-	-
11.	Gain on revaluation of fixed asset	-	-	-	-
12.	Accumulated gain (loss) from disposal of associates	(33,779)	(33,779)	(33,779)	(33,779)
13.	Accumulated gain (loss) from disposal of subsidiaries	-	-	-	-
14.	Other comprehensive income	95,888	41,752	77,614	119,737
15.	Difference in quasi-reorganization	-	-	-	-
16.	Other comprehensive income	-	-	-	-
17.	Reserves	390,251	353,436	390,251	353,436
18.	Specific reserves	-	-	-	-
19.	Retained earnings	24,087,353	21,711,177	24,087,353	21,711,177
20.	Current year	3,922,172	3,922,172	3,922,172	3,922,172
21.	Other	-	-	-	-
22.	TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT COMPANY	41,310,606	38,660,278	41,310,606	38,660,278
23.	Non-controlling interests	4,310,606	4,939,421	4,310,606	4,939,421
24.	TOTAL EQUITY	45,621,212	43,599,699	45,621,212	43,599,699
25.	TOTAL LIABILITIES AND EQUITY	159,899,094	153,442,882	166,176,189	179,257,092

ASSET QUALITY PRODUCTIVE AND OTHER INFORMATION

AS AT 31 DECEMBER 2018 AND 2017
(in million Rupiah)

NO.	ACCOUNTS	2018				2017								
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
RELATED PARTIES														
1.	Placements with other banks	6,813	-	-	-	6,813	-	-	-	6,813	-	-	-	6,813
2.	Foreign currencies	106,327	-	-	-	106,327	-	-	-	106,327	-	-	-	106,327
3.	Spot and derivative receivables	34	-	-	-	34	-	-	-	34	-	-	-	34
4.	Foreign currencies	62,727	-	-	-	62,727	-	-	-	62,727	-	-	-	62,727
5.	Securities sold under repurchase agreements (repo)	62,727	-	-	-	62,727	-	-	-	62,727	-	-	-	62,727
6.	Foreign currencies	2,467	-	-	-	2,467	-	-	-	2,467	-	-	-	2,467
7.	Loans	99,012	537	-	-	99,549	871,638	567	-	1,000,154	871,638	567	-	1,872,359
8.	Foreign currencies	17,544	-	-	-	17,544	-	-	-	17,544	-	-	-	17,544
9.	Investments	7,829,559	-	-	-	7,829,559	-	-	-	7,829,559	-	-	-	7,829,559
10.	Productive asset disposal group classified as held-for-sale	1,901,584	-	-	-	1,901,584	-	-	-	1,901,584	-	-	-	1,901,584
11.	Foreign currencies	980,404	-	-	-	980,404	-	-	-	980,404	-	-	-	980,404
12.	Others	921,180	-	-	-	921,180	-	-	-	921,180	-	-	-	921,180
13.	Foreign currencies	35,517,432	-	-	-	35,517,432	-	-	-	35,517,432	-	-	-	35,517,432
14.	Local	291,239	-	-	-	291,239	-	-	-	291,239	-	-	-	291,239
15.	Others	40	-	-	-	40	-	-	-	40	-	-	-	40
16.	Foreign currencies	16,776,948	-	-	-	16,776,948	-	-	-	16,776,948	-	-	-	16,776,948
17.	Dieter micro, small and medium	24,445,320	2,204,881	140,972	206,930	27,061,103	27,962,724	2,507,185	195,890	354,075	862,646	29,496,408	29,496,408	354,075
18.	Foreign currencies	79,581	18,041	-	-	97,622	96,067	12,097	21,816	612,086	5,885	150,149	150,149	612,086
19.	Others	63,812,000	5,900,279	216,125	206,991	69,231,305	55,729,147	3,902,942	200,892	615,098	404,843	60,752,910	60,752,910	615,098
20.	Restructured loans	1,233,433	501,832	54,317	34,392	2,068,555	2,029,069	901,141	411,809	82,080	175,389	105,918	1,738,317	1,738,317
21.	Foreign currencies	1,233,433	501,832	54,317	34,392	2,068,555	2,029,069	901,141	411,809	82,080	175,389	105,918	1,738,317	1,738,317
22.	Others	8,741,148	3,948,108	29,143	34,392	17,747,491	17,862,101	5,709,006	37,321	2,744	67,483	6,072,579	6,072,579	37,321
23.	Productive asset disposal group classified as held-for-sale	100,108	640	-	-	100,748	73,237	-	-	-	-	73,237	-	73,237
24.	Foreign currencies	35,517,432	212,189	-	-	35,729,621	33,988,056	213,149	733	733	34,202,787	34,202,787	733	34,202,787
25.	Local	291,239	-	-	-	291,239	-	-	-	291,239	-	-	-	291,239
26.	Others	40	-	-	-	40	-	-	-	40	-	-	-	40
27.	Foreign currencies	1,679,216	-	-	-	1,679,216	-	-	-	1,679,216	-	-	-	1,679,216
28.	Dieter micro, small and medium	24,445,320	2,204,881	140,972	206,930	27,061,103	27,962,724	2,507,185	195,890	354,075	862,646	29,496,408	29,496,408	354,075
29.	Foreign currencies	79,581	18,041	-	-	97,622	96,067	12,097	21,816	612,086	5,885	150,149	150,149	612,086
30.	Others	63,812,000	5,900,279	216,125	206,991	69,231,305	55,729,147	3,902,942	200,892	615,098	404,843	60,752,910	60,752,910	615,098
31.	Restructured loans	1,233,433	501,832	54,317	34,392	2,068,555	2,029,069	901,141	411,809	82,080	175,389	105,918	1,738,317	1,738,317
32.	Foreign currencies	1,233,433	501,832	54,317	34,392	2,068,555	2,029,069	901,141	411,809	82,080	175,389	105,918	1,738,317	1,738,317
33.	Others	8,741,148	3,948,108	29,143	34,392	17,747,491	17,862,101	5,709,006	37,321	2,744	67,483	6,072,579	6,072,579	37,321
34.	Productive asset disposal group classified as held-for-sale	100,108	640	-	-	100,748	73,237	-	-	-	-	73,237	-	73,237
35.	Foreign currencies	35,517,432	212,189	-	-	35,729,621	33,988,056	213,149	733	733	34,202,787	34,202,787	733	34,202,787
36.	Local	291,239	-	-	-	291,239	-	-	-	291,239	-	-	-	291,239
37.	Others	40	-	-	-	40	-	-	-	40	-	-	-	40
38.	Foreign currencies	1,679,216	-	-	-	1,679,216	-	-	-	1,679,216	-	-	-	1,679,216
39.	Dieter micro, small and medium	24,445,320	2,2											