

## **PT Bank Danamon Indonesia Tbk and Subsidiaries**

**Consolidated Financial Statements** 

STATEMENTS OF FINANCIAL PC AS AT 31 DECEMBER 2018 AND 2017		-		ASSET QUALITY PROD AS AT 31 DECEMBER 2018 AND 20	N						FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT							
(In million Rupiah) NO. ACCOUNTS ASSETS	INDIVI 2018	DUAL 2017	CONSOI 2018	LIDATED 2017	(In million Rupiah)		Current Special Mention	2018 Substandard Doubth		VIDUAL	2017 ntion Substandard Do	ubtful Loss	Tatal	This published re of Otoritas Jasa	port are presented Keuangan No. 10/S rency and Publicatio	to comply with th SEOJK.03/2017 da	e Copy Circula Ited 24 Februa	lar Letter ary 2017
ASSETS 1. Cash 2. Placements with Bank Indonesia 3. Placements with other banks 4. Spot and derivative receivables 5. Marketable securities	2,574,176 14,877,308 1,372,785 195,535	2,325,800 10,011,213 3,461,078 18,225	2,823,776 14,877,308 1,552,882 449,091	2,546,414 10,011,213 4,785,728 103,906	I. RELATED PARTIES     Placements with other banks     a. Rupiah     b. Foreign currencies     Spot and derivative receivables		Current         Special Mention           6,813         -           106,327         -		ul Loss Total	Current Special Mer		ubtful Loss	- 164,401 - 188,562	STATEMENT	OF FINANCIAL F			less offic
mantetative econtries     a. Designated at fair value through profit/loss     b. Available for sale     c. Held to maturity     d. Loans and receivables     Securities sold under reportchase agreements (repo)	59,530 15,036,857 10,366 4,871,799 246,623	1,626,613 18,475,548 10,237 4,884,427	59,530 14,974,899 10,366 4,871,799 246,623	1,626,613 20,544,521 20,237 4,884,427	a. Rupiah     b. Foreign currencies     Marketable securities     a. Rupiah     b. Foreign currencies     4. Securities sold under repurchase agree	ements (repo)	342 - 6 - 62,727 -	-	342 62,727	2 1,421 413 7 13,796		-	- 1,421 - 413 - 13,796	NO. ASSETS 1. Cash	ACCOUNTS		<b>2018</b> 3,571	<b>2017</b> 4,794
Securities purchased under resale agreements (reverse repo)     Acceptance receivables     Loans     a. Designated at fair value through profit/loss	1,679,216	296,028 1,486,051	1,679,216	296,028 1,486,051	a. Rupian     b. Foreign currencies     Securities purchased under resale agi     a. Rupian     b. Foreign currencies     6. Acceptance receivables			-		2,467		-	- 2,467	Placements with Bar     Placements with oth     Placements with oth     Marketable securitie     Financing receivable     Profit sharing financi	er banks 3 s *)		1,203,643 - 759,198 2,512,009	1,391,276 
b. Available for sale c. Held to maturity d. Loans and receivables 10. Sharia financing 11. Consumer financing receivables	100,536,129 4,035,621	94,197,151 3,571,591	100,536,129 4,035,621 29,698,865	93,397,151 3,571,591 27,413,102	<ol> <li>Loans         <ul> <li>Debtor micro, small and medium</li> <li>Rupiah</li> <li>Foreign currencies</li> <li>Non debtor micro, small and mediu</li> <li>Rupiah</li> <li>Foreign currencies</li> <li>Restructured Loans</li> </ul> </li> </ol>	n	99,012 537	-	99,549	  9 871,638 5	   	:	- 872,195	a. Individual	ment losses on earning asset	t (-/-)	764,413 798 (2,864)	538,824 11,133
Allowance for impairment losses on consumer financing receivables -/- 12. Premium receivables 13. Reinsurance Assets 14. Investments	7,956,622	8,559,321	(1,436,234) - 126,763	(1,333,042) 252,967 697,170 122,669	C. Restructured Loans     I. Rupiah     I. Foreign currencies     d. Properties loan     Investments     Temporary equity investment     Others receivables     Temporary equity investment		17,544 533 829,859 -	-		15,106 5 8,436,748	 		- 15,661 - 8,436,748	b. Collective 10. Fixed assets and eq 11. Non earning asset 12. Allowance for impair 13. Other assets	uipment ment losses on other assets -	-/-	(64,311) 6,376 - 43,884	(56,804) 6,792 10,509 - 39,669
<ol> <li>Allowance for impairment losses on financial assets -l- a. Marketable securities b. Loans c. Others c. Others</li> </ol>	(41,823) (2,921,197) (1,009) 1,512,608	(41,792) (2,923,236) (3,451) 1,363,132	(41,823) (2,921,197) (8,510) 3,739,611	(41,792) (2,923,236) (18,264) 3,571,857	<ol> <li>Productive asset of disposal group cla</li> <li>Commitments and contingencies         <ul> <li>a. Rupiah</li> <li>b. Foreign currencies</li> <li>11. Idle properties</li> <li>14. Foreclosed assets</li> <li>15. Suspense accounts</li> </ul> </li> </ol>		901,584 - 980,404 96   	-	1,901,584 980,500 	376,902 	 48 -  	-	- 376,950	TOTAL ASSETS LIABILITIES 1. Wadiah saving 2. Non profit sharing in	vestment funds		5,226,717 250,704 3,924,404	<b>4,978,960</b> 292,508 3,203,763
Accumulated amortisation on intangible assets -/- 17. Fixed assets and equipment Accumulated depreciation of fixed assets and equipment -/- 18. Non earning asset a. Idle properties	(1,119,049) 4,089,537 (2,422,960) 73,417 586,778	(991,309) 4,300,619 (2,396,768) 16,397 510,358	(2,151,690) 4,883,765 (2,981,157) 73,417 586,778	(2,002,472) 5,333,386 (3,045,686) 16,397 510,358	II. NON RELATED PARTIES Placements with other banks a. Rupiah b. Foreign currencies 2. Spot and derivative receivables		175.933 - 083,712 - 187.202 -		175.933 1,083,712 187,202 7,985	1,435,406 1,672,709		-	- 1,435,406 - 1,672,709	3. Liabilities to Bank Inv 4. Liabilities to other bank 5. Marketable securitie 6. Others liabilities 7. Profit sharing investr	nk s issued		598,397 17,194	1,010,162 56,284
<ul> <li>b. Foreclosed assets</li> <li>c. Suspense accounts</li> <li>d. Interbranch assets</li> <li>i. Conducting operational activities in Indonesia</li> <li>ii. Conducting operational activities outside Indonesia</li> <li>allowance for imagiment losses on non financial assets -/-</li> </ul>			40	510,356 729 86	a. Rupiah     b. Foreign currencies     Marketable securities     a Rupiah     b. Foreign currencies     Securities sold under repurchase agre     a. Rupiah     cupiah	ements (repo)	187,202         -           7,985         -           603,020         -           312,805         -           246,623         -	-	7,985 15,603,020 4,312,805 246,623	0 16,929,562 13,6 8,024,843 13,6	 197 - 	- 9,000 5,92 -	- 10,252 - 6,139 7 16,958,186 - 8,024,843 	8. Working funds     9. Accumulated gain/(ld     TOTAL LIABILITIES	ss)		346,200 89,818 <b>5,226,717</b>	306,369 109,874 <b>4,978,960</b>
20. Leased receivables     21. Deferred tax assets     22. Other assets     23. Asset of disposal group classified as held-for-sale	2,288,081 2,190,520 1,901,584	1,946,562 2,737,558	248,124 2,691,880 2,882,800 5,253,517	384,301 2,412,117 3,632,565	b. Foreign currencies     Securities purchased under resale agr a. Rupiah     b. Foreign currencies     Acceptance receivables     Loans     a. Debtor micro, small and medium	1,	 678,418 798	-	1,679,216		60 -	-	- 296,028 - 1,483,584	(In million Rupiah)	PF PROFIT AND LOS	S AND OTHER CON 2018 AND 2017	2018	2017
TOTAL ASSETS LIABILITIES AND EQUITY Current accounts Savings	159,589,094 16,776,948 33,246,701	153,442,082 16,110,058 33,504,817	15,382,151 33,246,701 55,066,905	178,257,092 14,077,084 33,504,817	I. Rupiah     I. Foreign currencies     b. Non debtor micro, small and mediu     I. Rupiah     II. Foreign currencies     c. Restructured Loans     Fupiah	m 63, 6,	455,320 79,551 2,204,881 18,041 812,000 4,040,054 217,637 590,279 231,433 501,632 152,170 688	140,972 206,9 216,125 260,9 54,317 34,9	- 475 98,067 691 892,439 69,221,309 - 384,185 7,192,101	25,576,612 2,507,1 120,997 1,0 55,729,147 3,802,9 5,543,018 774,4 0 961 141 411 8	42 200,892 6 27 -	54,075 862,64 412 5,88 15,086 404,84 623 179,01 75,369 105,91	60,752,910 6,497,080	1. Income from Distribu	IE AND EXPENSE dan Expense from distribution of Fund	ution of fund		
Time deposits     Revenue sharing investment funds     Deferred premium income     Unearmed premium reserve     Loans from Bank Indonesia     Borrowinas from other banks	55,358,425 4,175,108 - - - 3,152,422	51,024,153 3,496,270 - - 4,663,798	4,000,039	50,907,895 3,407,022 1,839,333 1,004,460 4,663,798	I. Foreign currencies     A Properties loan     Investments     Temporary equity investment     Others receivables     Tenductive asset of disposal group cla	8,	231,433 501,632 152,170 603,668 126,738 25 100,108 640	29,143 34,1	- <u>337 798</u> <u>1093 636</u>	226,603 774,4 5,707,228 258,5 122,548 73,237		- 179,01 21,659 67,48 	3 1,736,317 1,202,479 6,074,579 122,573 - 73,237 	a. Income from rec b. Income from pro c. Others     2. Margin distribution to a. Non Profit sharing b. Profit sharing	it sharing owners of investment funds	-/-	63,399 300,252 73,147 (168,297)	16,681 336,137 62,433 (171,877)
Spot and derivative labilities     Spot and derivative labilities     Securities sold under repurchase agreements (repo)     Acceptance payables     Marketable securities issued     Borrowings	228,215 248,145 1,679,215	4,003,730 15,732 10,434 1,486,051 36 60,176	466,185 248,145 1,679,215 9,639,907 11,853,120	4,003,730 22,939 10,434 1,486,051 10,171,201 9,794,328	12. Commitments and contingencies     a. Rupiah     b. Foreign currencies     13. Idle properties     14. Foreclosed assets     15. Suspense accounts	35, 5,	517,432 212,189 787,840 25,328 57,826 - 259,586 - 40 -	327,143	- 1,358 35,730,979 5,813,166 - 15,591 73,417 - 49 586,778 40	33,988,905 5,879,006 432,616 729	49 - 21 - - 77,693	733 101 - 16,39 - 4	- 34,202,787 5,916,628 7 16,397 9 510,358 - 729	Income after margin     Other Operating Inco     Other Operating Inco     a. Income as mudh	come and Expense me arib in mudharabah muqayya	idah	268,501	243,374
<ol> <li>Bourowitz</li> <li>Security deposits</li> <li>Interbranch liabilities         <ul> <li>Conducting operational activities in Indonesia</li> <li>Conducting operational activities outside Indonesia</li> <li>Deferred tax liabilities</li> </ul> </li> </ol>	75,283 11,244 -	14,456	11,244 554	14,456	III.         OTHERS INFORMATION           1.         Collateralised assets           a.         To Bank Indonesia           b.         To other parties           2.         Total Allowance for impairment losses           3.         Minimum required regulatory provision           4.         Percentance for important methods	on earning assets -/- i for earning assets interviews reveil to total loane			2,964,02 3,428,847 26,83% 8,14%				2,968,479 3,057,253 30,32% 10,03%	2. Other income Other Operating Exp a. Wadiah bonus et b. Impairment losse	pense s on financial assets		11,720 46,473 5,129 92,507	2,852 53,145 1,897 62,760
17. Other liabilities     18. Profit sharing investment funds     19. Liabilities of disposal group classified as held-for-sale     TOTAL LIABILITIES	3,326,782 118,278,488	4,395,823 	5,367,138 4,708,642 <b>144,822,368</b>	8,181,122 - - 139,084,940	<ol> <li>Minimum required regulatory provision Percentage of micro, small and medium en- Second small enterpoints Percentage of micro and small enterpoints Percentage of micro and small enterpoints Others a. Chanelling loans Mudharabah Muq b. Chanelling loans Mudharabah Muq         </li> </ol>	rises debtor to total debtors			9.16% 7.33% 350,620				11.79% 9.54% 350,623		sion/Fees and administrative is on other asset (non financia ployee benefits		48 578 50,356 50,602 (141,027)	49,255 22,229 (82,135) 161,239
EQUITY 20. Issued and fully paid capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/-	12,238,589 (6,337,467)	12,238,589 (6,337,467)	12,238,589 (6,337,467)	12,238,589 (6,337,467)	c. Written-off earning assets d. Recovery on writen-off earning ass e. Charged-off earning assets STATEMENTS OF COM	ets	NTINGENCIES	_	2.815.605 1.281.578 1.222,179	DATION .	_	_	3,188,645 878,995 1,069,750	OPERATING INCOM NON OPERATING I 1. Gain/(loss) from sale 2. Gain (loss) on foreig	IE (LOSS) NCOME AND EXPENSE of premisses and equipment of currencies translation	t	127,474	(02,133) 161,239 (1) (282) (6,095)
21. Additional paid-up capital a. Agio b. Disagio -/- c. Donated capital d. Capital paid in advance	7,256,324	7,256,324	7,256,324	7,256,324	AS AT 31 DECEMBER 2018 AN (In million Rupiah)	D 2017	UAL CONS		KEY FINANCIAL AS AT 31 DECEMBER : IO.	RATIOS (%)		2018	2017	NON OPERATING II INCOME (LOSS) FO Income tax INCOME (LOSS) FO	OR THE YEAR ENDED BEFC		(4,932) (4,849) 122,625 32,807 89,818	(6,095) (6,378) 154,861 44,987 109,874
<ul> <li>e. Others</li> <li>Other comprehensive income</li> <li>a. Adjustment in foreign currencies translation</li> <li>b. Gains (losses) from changes in the value of financial assets as available for sale</li> </ul>	(132,847)	179,028	(133,091)	180,034	COMMITMENT RECEIVABLES     Unused borrowing facilities     a. Rupiah	- 2018	- 2018		I. CONSOLIDATED RATIOS Capital 1. Capital Adequacy Rati Earning assets 1. Non-performing earning and non-productive as	io (CAR) ng assets and non product	ive assets to total earnin	22.24% gs 1.97%	22.05%	OTHER COMPREM     Items that will not be     Items that will be rec     CURRENT YEAR O	ENSIVE INCOME reclassified to profit or loss lassified to profit or loss l'HER COMPREHENSIVE IN EAR COMPREHENSIVE INC	COME AFTER TAX	89,818	109,874
<ul> <li>c. Effective portion on fair value for cash flow hedge</li> <li>d. Gain on revaluation of fixed asset</li> <li>e. Part of other comprehensive income of associates</li> <li>f. Actuarial gain (loss) from defined benefit program</li> <li>g. income tax related to components of other</li> </ul>	(133,879)	(38,237) (425,874)	(96,546)	(52,176) (490,926)	b. Foreign currencies 2. Outstanding buying of spot and derive 3. Others II. COMMITMENT PAYABLES	-	8,450,884 11,715,542	2 8,450,884	And non productive as     Non-performing earnin     Allowance for impairm     Allowance for impairm     NPL gross     NPL net     Bendability	sets og assets to total productiv ent losses for financial as:	ve assets	2.29% 2.76% 2.74% 1.91%	2.19% 2.75% 2.76% 1.82%		OF COMMITMEN ER 2018 AND 2017			
Comprehensive income     h. Others     Unders     Difference in quasi- reorganisation     Under common control     Othere Fourity     Othere Fourity	95,988	41,752	77,614	119,737	I. Unused loans facilities granted to det     a. BUMN     i. Committed         - Rupiah         - Foreign currencies         ii. Uncommitted		:		1. Return on Assets (RO     2. Return on Assets (RO     3. Return on Equity (ROI     4. NIM including third pai     5. Cost to income     Liquidity	E) rty premium expenses		3.08% 2.18% 10.60% 8.94% 48.82%	48.96%	NO. I. CONTINGENT REC 1. Unused Financir 2. Outstanding buy	ACCOUNTS	act	2018	2017 - -
25. Others Equity 26. Reserves a. General reserves b. Specific reserves 27. Retained earnings	- 390,251 - 24.067,353	- 353,435 - 21,711,177	390,251	- 353,435 - 21 711 177	ii. Uncommitted - Rupiah - Foreign currencies b. Others i. Committed ii. Uncommitted	250,000 - 45,426 35,666,872	16,582 250,000 253,583 45,426 34 485 834 35 666 872	0 16,582 6 253,583	1. Net Stable Funding Ra BANK RATIOS : Capital 1. CAR I. Earning assets			122.16% 22.79%		3. Others     1. COMMITMENT PAY     1. Unused Financir     2. Others     11. CONTINGENT RECI	ABLES g facilities EIVABLES		- 345,943 20,496	383,755 33,884
a. Previous years b. Current year TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT EQUITY 28. Non-controlling interests	24,067,353 3,922,172 41,310,606	21,711,177 3,681,551 38,660,278	24,067,353 3,922,172 41,310,606 629,215	21,711,177 3,681,551 <b>38,660,278</b> 511,874	ii. Uncommitted 2. Unused loan facilities granted to othe a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted	r banks - -	34,485,834 35,666,872 5,000	- 5,000	Noñ-performing earnir and non productive as Non-performing earnir Allowance for impairm NPL gross NPL net after impairm	ng assets to total productiv ent losses for financial as	ve assets	gs 1.88% 2.21% 2.15% 2.94% 2.05%	1.66% 2.09% 2.17% 2.92% 1.88%	1. Guarantees rece 2. Margin receivabl 3. Others     IV. CONTINGENT PAYA 1. Guarantees issu	ived es on non performing assets BLES		3,995	404
TOTAL EQUITY TOTAL LIABILITIES AND EQUITY	41,310,606 159,589,094	38,660,278 153,442,082	41,939,821 186,762,189	39,172,152 178,257,092	i. Rupiah ii. Foreign currencies 3. Outstanding Irrevocable L/C a. Offshore L/C b. Local L/C	183,938 - 1,571,293 360,589	207,503 183,938 - 1,644,042 1,571,293 250,194 360,589	3 1,644,042	III. Rentability 1. Return on Assets (RO. 2. Return on Assets (RO. 3. Return on Equity (ROI 4. NIM	A) profit before tax A) profit after tax E)		2.99% 2.55% 10.56% 6.22% 6.06% 70.85%	3.00% 2.47%	2. Others FINANCIAL R AS AT 31 DECEME	ATIO ER 2018 AND 2017		-	-
STATEMENTS OF PROFIT AND LOSS A FOR THE YEAR ENDED 31 DECEMBER 20 (In million Rupiah, except earning per share) NO. ACCOUNTS	18 AND 2017		CONSOL		Outstanding selling of spot and deriva     Others     III. CONTINGENT RECEIVABLES     Outstantees received		7,088,629 9,954,972	2 7,088,629	5. NIM including third pai 6. Operating expenses to 7. Cost to income V. Liquidity 1 LDR 2 Net Stable Funding Ra	o operating income		52.01% 94.95% 126.18%	72.11% 51.99% 93.29%	2 Non-performing earning 3 Allowance for impairme	ACCOUNTS nit (UUS) assets to total Convention assets to total productive assets at losses for financial asset to proc		1.73% 1.62%	2017 3.24% 0.55% 1.48%
INCOME AND EXPENSES FROM OPERATIONS Interest income and Expenses Interest income	2018	2017 *)	2018	2017 *)	a. Rupiah b. Foreign currencies 2. Interest receivables on non performin a. Loan interest income b. Other interest	g assets 531,058	28,816 50,848 458,745 531,058	8 28,816	a.1. Related partie a.2. Third parties b. Percentage lendin b.1. Related partie	ng in excess of Legal Lend		0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	4 NPF gross 5 NPF net 6 Return On Assets (ROA 7 Profit sharing financing 8 Financing to Deposit Ra	o total financing		1.88% 1.53% 2.69% 60.12% 91.50%	0.63% 0.22% 3.64% 72.98% 94.79%
a. Rupiah b. Foreign currencies 2. Interest Expense a. Rupiah b. Foreign currencies	11,556,612 544,830 3,788,677 230,322	12,249,943 537,033 3,712,983 198,589	19,627,356 544,831 5,055,274 665,601	19,345,940 537,033 5,116,892 581,212	Others     Others     CONTINGENT PAYABLES     Guarantees issued     a. Rupiah     b. Foreign currencies	4,191,995 254,534	- 3,433,456 4,191,995 200,171 254,534	5 3,433,456 4 200,171	<ul> <li>b.2. Third parties</li> <li>b.2. Third parties</li> <li>Statutory Reserve Rec</li> <li>a. GWM Primary IDR</li> <li>b. GWM Foreign Curre</li> <li>Net Open Position</li> </ul>	quirements (GWM)		0.00% 6.53% 8.05% 1.24%	0.00% 6.54%		D DISTRIBUTION ER 2018 AND 2017	ZAKAT FUND		
Net Interest Income           3.         Underwriting income           3.1.         Premium income           3.2.         Underwriting expense	8,082,443	8,875,404	14,451,312	14,184,869	2. Others CAPITAL ADEQUACY AS AT 31 DECEMBER 2018 AN	-			consolidated	STATEMENTS	OF CASH FLO	ws		NO.           1.         Beginning balance or 2.           Sources of zakat fun a.         Internal UUS	ACCOUNTS zakat funds d:		2018 2,470	<b>2017</b> 306
Net Underwriting Income Net Interest and underwriting income B. Operating Income and Expense other than Interest 1. Operating Income other than Interest a. Increase in fair value of financial assets	<b>8,082,443</b> 4,192,804	- 8,875,404 3,554,818	- <b>14,451,312</b> 4,010,327	- <b>14,184,869</b> 3,778,406	AS AT 31 DECEMBER 2018 AN (In million Rupiah) DESCRIPT		2018 Individual Consolidation In	2017	FOR THE YEAR ENDED (In million Rupiah)	31 DECEMBER 2018	3 AND 2017	2018	2017	<li>b. Eksternal UUS</li>	1	ity	1,560 153 1,407	2,335 172 2,163
Inclease in that value of interval assets     Inclease in that value of interval assets     Incleans     Inclease in an of derivatives     Inclease in an intervalue of financial isabilities	426,583	- 121,883 -	426,583	- 121,883 -	I Core Capital (Tier 1) 1. Main Core Capital/Common Equity Tier 1 (CE 1.1 Paid Up Capital (After deducted with Tre 1.2 Disclosed reserves	T 1) asury Stock)	28,496,328 35,192,844 28 28,496,328 35,192,844 28 5,901,122 5,901,122 5 35,008,289 35,473,107 33	3,219,060 33,357,459 3,219,060 33,357,459 5,901,122 5,901,122 8,073,071 33,133,743	Cash flows from operating ac Interest income, fees and comm Receipts from consumer financi Payments for new consumer fin Payments of interest, fees and c	issions ng transactions ancing transactions		9,985,526 42,213,367 (39,485,851 (5,263,765	11,757,800 41,151,477 ) (32,620,166) ) (5,368,810)	5. Ending balance of za	kat funds	QARDH FUND	3,877	2,470
<ul> <li>Generation of the form safe of financial assets</li> <li>Gain from safe of financial assets</li> <li>Marketable securities</li> <li>I. Loans</li> <li>Other financial assets</li> <li>Gain from spot and derivative transaction (realised)</li> </ul>	78,201	136,317 - - 83,384	78,201	136,317 - 83,384	1.2.1 Addition Factor 12.1.1 Other comprehensive inc 12.1.1.1 Surplus from to 12.1.1.2 Potential profit in available for 12.1.1.3 Surplus of freed	reign currency translation rom increase of fair value of financial asset sale category	(98,328) (98,328) (98,328)	159,309 159,309 159,309 159,309	Payments of interests on securil Proceeds in relation to joint final Repayment in relation to joint fin Receipts from insurance operatio Other operating income	ties issued ncing nancing		(884,574 17,383,425 (12,565,381	) (916,683) 12,565,495 ) (13,430,458) 774,913 979,116	<ol><li>Receipt of funds virt</li></ol>	ACCOUNTS fund at the beginning of the	period	<b>2018</b> 477	<b>2017</b> 756
<ul> <li>Dividend</li> <li>Gain from investment under equity method</li> <li>Fees/commissions and administrative</li> <li>Recovery of impairment loss reserves</li> </ul>	4,081 1,674,012 1,393,330 3,001	2,037 1,290,629 1,345,851 7,155	4,081 2,087,747 4,792	2,037 2,061,213 7,155	1.2.1.2 Other Disclosed Reserve 1.2.1.2.1 Agio 1.2.1.2.2 General reserve 1.2.1.2.3 Prior year profit	3	390.251 390.251 24.067.400 24.067.400 21	3,002,534 33,002,534 7,256,324 7,256,324 353,435 353,435 1,711,177 21,711,177 3,681,598 3,681,598	Losses/(gains) from foreign excl Other operating expenses Non-operating expenses - net Cash flows before changes in	operating assets and lia	abilities	383,493 (8,775,808 (259,285 <b>3,892,968</b>	(122,088) ) (8,020,291) ) (222,047)	a. Infaq b. Shadaqah c. Productive Qard d. Penalties e. Non-halal incon			307 - 1,030	116 - 666 -
i. Other income     Coperating Expenses other than Interest     a. Decrease in fair value of financial assets     i. Marketable securities     ii. Loans	541,005 7,784,330 397	567,562 8,097,012 3,407	1,336,332 13,303,602 397	1,366,417 12,852,834 3,407	12.12.5 Paid up capital 12.12.6 Others 1.22 Deduction Factor 1.22.1 Other comprehensive ino 1.22.1.1 Deficit from fore 1.22.1.1 Deficit from fore	ome ion currency translation	(529,530) (64,712)	(88,772) (28,100)	Changes in operating assets a Decrease/(increase) in operati Placements with other banks an from the date of acquisition Marketable securities and Gove	<b>ing assets:</b> Id Bank Indonesia - maturi	ing more than 3 months	1,283,810 1,566,314	2,052,695 319,798	f. Others Total Receipts 3. Utilisation of Qardh a. Productive Qard b. Donation				782
iii. Spot and derivatives     iv. Other financial assets     b. Increase in fair value of financial liabilities     c. Losses from sale of financial assets     i. Marketable securities	265,046 - - 8,170	9,111 47	265,046 - - 8,170	9,111 47	in available for: 1.2.22 Other Disclosed Reserve 1.2.2.2.1 Disagio 1.2.2.22 Prior year loss 1	at can be reckoned		(88,772) (28,100)	Securities purchased under resa Loans Prepayments and other assets Increase/(decrease) in operati	ale agreements		296,028 (3,275,815 (446,997	(296,028)	c. Other utilisation Total Utilisation 4. Increase (Decrease	for public interest source of Qardh fund d at the end of period		715 622 1,099	1,061 (279) 477
ii. Loans     iii. Other financial assets     d. Losses from spot and derivative transaction (realised)     e. Impairment losses on financial assets     i. Marketable securities	35,662	- 70,794 6,818	35,662	- 70,794 6.818	value on produ 1.2.2.5 Negative differe instrument in to	nce on fair value adjustment of financial	(464,818) -	(60,672) -	Deposits from customers: - Current accounts - Savings - Time deposits Deposits from other banks			1,013,391 (333,524 4,003,580 (1,482,435	(2,972,444) 1,761,781	TABLE OF MA FOR THE MONTH O (In million Rupiah)	RGIN DISTRIBUTIO	DNS	· ·	
ii. Loans iii. Sharia financing iv. Other financial assets f. Losses related to operational risk d. Losses from investment under eaulty method	1,545,802 92,359 11,213	1,930,352 62,670 5,851	3,119,778 92,359 10,951 18,385	3,406,756 62,670 30,243 9,208	12.2.2.7 Others 1.3 Minority interest which can be reckoned 1.4 Deduction factor to core capital 1.4.1 Defiered tax calculation	oductive assets	(12,413,083) (6,181,385) (10	(20,100) (20,100) (5,677,406) (946,562) (2,334,358)	Accruals and other liabilities Income tax paid during the year Net cash provided from opera Cash flows from investing act Proceeds from sales of and mat	tivities:	and Government	(54,252 (2,017,696 <b>4,445,372</b>	(1,742,941)	NO. Type of fundir		Revenues to be distributed (%)	& profit sharing	Rate of return indication (%)
<ul> <li>Commissions/provision/fees and administrative</li> <li>Losses from decrease in value of non financial assets</li> <li>Jalaries and employee benefits</li> <li>Promotion expenses</li> </ul>	297,262 45,277 3,051,710 143,346	328,407 13,690 3,033,226 181,603	313,561 47,875 4,815,617 144,766 4,430,365	330,822 13,690 4,682,898 187,215 4,039,155	1.4.2 Goodwil 1.4.3 Other intangible assets 1.4.4 Investment calculated as deduction 1.4.5 Short of capital acuitisation exposure 1.4.6 Capital securitisation exposure 1.4.7 Other deduction factor to core capital	liary company	(393,559) (9,731,443) (1,901,584) (8,731,443)	(371,823) (477,867) 3,436,748) (1,790,649)	Bonds - held-to-maturity and Acquisition of marketable securi and available-for-sale Acquisition of fixed assets and in Proceeds from sale of fixed asset	available-for-sale ties and Government Bon ntangible assets		20,655,972 (16,943,517 (476,184 146,460	) (27,806,254) (487,422)	A. FINANCING 1. Bank 2. Non Bank B. FUNDING	A 215,984 3,809,355	B C		Е :
I. Other expenses     Net Operating Expenses other than Interest     OPERATING PROFIT     NON OPERATING INCOME AND EXPENSES     I. Gain/(loss) from sale of premisses and equipment	2,287,416 (3,591,526) 4,490,917 26,679	2,451,036 (4,542,194) 4,333,210 3,360	4,430,365 (9,293,275) 5,158,037 26,934	4,039,155 (9,074,428) 5,110,441 3,933	2. Additional Core Capital (AT-1)     2.1 Instrument that qualified for AT-1     2.2 Agiotosagio     2.3 Deduction factor of Additional Core Capital     II Supplementary Capital (Tier 2)	u	1 223 427 1 269 128 1		Receipt from investment Placement of time deposits Receipt of cash dividends Net cash provided from/(used	by) investing activities		4,081	287,442 (1,382,044) 2,068	<ol> <li>Wadiah current acci a. Bank b. Non Bank</li> <li>Mudharabah curren a. Bank b. Non Bank</li> </ol>	5,041 275,012	43 2,342 283 2,929		: 1.00 1.00
Colar (loss) on foreign currencies translation     Income(expenses) non operating expenses     NON OPERATING PROFIT (LOSS)     CURRENT YEAR PROFIT BEFORE INCOME TAX	(276,048) (249,286) 4,241,631	(281) (186,254) (183,175) 4,150,035	103 (259,388) (232,351) 4,925,686	488 (227,392) (222,971) 4,887,470	Capital instrument in form of subordinated loan v     AgioDisagio     General allowance for possible losses on earnin     Deduction Factor of Supplementary Capital     Total Capital		24,583 24,583	1,137,266 1,261,391	Cash flows from financing act Increase in securities sold under Payments of principal on bonds Proceeds from subordinated loa Proceeds from bonds issuance	r repurchase agreements issued and mudharabah b ins	ponds	237,711 (4,653,000 25,000 4,121,000	4,588,767	<ol> <li>Wadiah savings         <ol> <li>Bank</li> <li>Non Bank</li> </ol> </li> <li>Mudharabah saving         <ol> <li>Bank</li> <li>Mon Bank</li> </ol> </li> </ol>	38,926 654,438	1 1	 13 43 13 724	- 1.31 1.30
Income tax     a. Income tax expenses     b. Deferred tax expenses (income)     PROFIT FROM CONTINUING OPERATIONS	1,010,631 (325,609) <b>3,556,609</b>	979,713 (200,152) <b>3,370,474</b>	1,753,280 (398,952) <b>3,571,358</b>	1,721,535 (227,865) <b>3,393,800</b>	DESCRIPTION 2018 Individual Conso WEIGHTED RISK BASED ASSETS	CAR RATIO	ion 2018 Individual Consolidation I	2017 Individual Consolidation	Payments of cash dividends Proceeds from borrowings Repayment of borrowings Net cash (used by)/provided for Net decrease in cash and cash end			(4,382,163	27,736,404 ) (28,491,897)	5. Mudharabah deposi a. Bank - 1 month - 3 months - 6 months - 12 months	314,577 40,774 14,084	2,679 347	42 1,125 42 146 42 50	4.21 4.21 4.21
PROFIT FROM DISPOSAL GROUP CLASSIFIED AS HELD FOR SALE NET PROFIT OTHER COMPREHENSIVE INCOME Continuing operations:	365,563 3,922,172	311,077 3,681,551	535,710 4,107,068	434,297 3,828,097		58,700 539,731 540,288 Main Capital (Tier 1) Ratic	io I 21.86% 21.41% D	22.34% 21.25%	Net increase in cash and cash Net effect on changes in exch Cash and cash equivalents as	n equivalents ange rates on cash and at beginning of the year	cash equivalent	3,105,897 88,841 15,834,242 19,028,980	98,186 15,153,530	b. Non Bank - 1 month - 3 months - 6 months - 12 months	1,717,126 314,758 108,183 300,969	14,624 2,681 921 2,563	42 6,142 42 1,126 42 387 42 1,076	4.21 4.21 4.21 4.21
<ol> <li>Items that will not be reclassified to profit or loss         <ul> <li>Gain from fixed asset revaluation</li> <li>Remeasurement on defined benefit program</li> <li>Other comprehensive income of associates entity</li> <li>Others</li> </ul> </li> </ol>	329,330	(181,981) - -	408,219	(235,343)	TOTAL RWA 130,386,964 164,33 CAR RATIO ACCORDING 9.00%	38,458         23,773,333         33,806,429         Supplementa Capital (Tier Ratio           44,273         126,334,355         157,002,381         Total Ratio           9.00%         9.00%         9.00%         CET 1 FOR	2) 22.79% 22.24%	23.24% 22.05%	Cash and cash equivalents at Cash and cash equivalents co Cash Current accounts with Bank Indo Current accounts with other bank Placements with other banks an	onsist of: onesia iks	ng within a	2,823,776 6,459,517 1,387,896	2,546,414 7,555,916 2,032,855	TOTAL CHANGES OF AS AT 31 DECEMBI (In million Rupiah)	4,167,619 BOUND INVEST ER 2018 AND 2017			
u. Corrent sax relating to items that will not be reclassified to profit or loss     Items that will be reclassified to profit or loss     Adjustment from translation of financial statements     Gain (loss) from change value of financial assets	(38,327)	- 22,165	(102,055)	- 58,836 -	TO RISK PROFILE CAR ALOCATION ACCORDING TO RISK PROFILE	BUFFER BUFFER PERCENTA REQUIREM	2.625% 2.625% IGE IENT	1.750% 1.750%	Placements with other banks an from the date of acquisition Cash and cash equivalent attrit Total cash and cash equivaler	outed to assets classified a nts	as held-for-sale	9,547,344 (1,189,553 <b>19,028,980</b>	3,699,057 ) - <b>15,834,242</b>	DESCRIPT 1. INFORMATION IN BEGIN	ION 2018			TOTAL 3 2017
<ul> <li>available for sale</li> <li>c. Effective portion of cash flow hedges</li> <li>d. Others</li> <li>e. Income tax relating to items that will be reclassified to profit or loss</li> </ul>	(212,857) (17,641) - 54,237	30,038 (30,081) - (17,960)	(209,434) (25,547) - 61,873	41,718 (43,561) - (7,709)	From AT1 0.00%	8.17% 8.10% 8.20% Capital Conservation D.00% 0.00% 0.00% 0.00% Countercycli Buffer 0.83% 0.90% 0.80% Capital Surch	n ical 0.000% 0.000%	1.250% 1.250% 0.000% 0.000% 0.500% 0.500%	ALLOWANCE FC AS AT 31 DECEMBER 201 (In million Rupiah)	AND 2017		2017		2. INFORMATION DURI a. Receipt of funds b. Withdrawal of fund c. Gain/(loss) from In	is		-	
Other Comprehensive Income Net of Tax from Continued Operations Disposal group classified as held-for-sale: 1. Items that will not be reclassified to profit or loss a. Remeasurement on defined benefit program	114,742 991	(177,819) 5,912	<b>133,056</b>	(186,059) 9,928	STATEMENT OF SPOT A AS OF 31 DECEMBER 2018	for D-SIB			No ACCOUNTS	Impairment Loss Allowance N Individual Collective	linimum Required Regulatory Impai General Specific Individ	ment Loss Allowance Minimular Collective Ge	num Required Regulatory neral Specific	d. Cost e. Fee/Bank Accepta 3. INFORMASI AT ENDI Ending Balance	nce NG PERIODE		-	
<ul> <li>Termesultation of the second se</li></ul>	(99,018)	63,457	(367)	(2,482)	(In million Rupiah)		INDIVIDUAL	eceivable and Liabilities	Placements at other banks     Spot and derivative receivables     Marketable securities     Securities sold under repurchas     agreements (repo)     Securities purchased under resa		13,728 - 1,955 - 82,073 -	-	4,611 - 182 - 8,698 11,112 	Notes: *) Total of Murabahah and as at 31 December 20		1 February 2019	36.305 million and Rp	68.299 million
available to sale Other Comprehensive Income Net of Tax from Disposal Group Classified as Held-For-Sale TOTAL CURRENT YEAR COMPREHENSIVE INCOME Current year profit attributable to:	(98,017) (98,027) 3,938,887	69,369 3,573,101	(113,591) 4,126,533	66,912 3,708,950	A. Related to exchange rate 1. Spot 2. Forward 3. Option	437,196 437,196 2,349,543 2,349,543	- 1,014 - 30,033	4 2,148	agreements (reverse repo) 6 Acceptance receivables 7 Loans 8 Investments (*) 9 Temporary equity investment	- 40	16,784 920,959 98,582 1 98,582	,409 1,997,827 85	4,853 7,340 5,593 4,867,811 1,867,811	/	Sharia E	Business Unit	20	
EQUITY HOLDERS OF THE PARENT ENTITY Net income from continuing operations Net income from disposal group classified as held-for-sale NON-CONTROLLING INTERESTS	3,556,609 365,563	3,370,474 311,077	3,427,409 494,763 143,949	3,282,054 399,497	a. Purchased b. Written 4. Future 5. Swap	  13,980,207 13,980,207	- - - 129,655	9 182,100	10 Others receivable Commitment and Contingency 1) Included asset of disposal group class		1,001 32 63,762 13,239	5	732 5,257 12,924		ihammad Sirajuddin Syams aria Supervisory Board	suddin, MA H	erry Hykmanto Director	
Non-controlling from continuing operations Non-controlling from discoal group classified as held-for-sale TOTAL CURRENT YEAR PROFIT Total Current Year Comprehensive Income attributable to: EQUITY HOLDERS OF THE PARENT ENTITY	3,922,172	- 3,681,551	4,107,068	111,746 34,800 3,828,097	Others     Related to interest rate     Forward     Option     Durchered		-		BANK MANAGEME AS OF 31 DECEMBER 20 BOARD OF COMMISSIONE 1. President Commissione	D18 ERS r	Ng Kee Choe			(the "Bank") and subsidiarie with Indonesian Financial A firm of PwC global network	ation is extracted from the con as of 31 December 2018 and for counting Standards, which have (partner in charge is Drs. M. J biologid but the fordencies institu-	the year then ended, prepared to been audited by KAP Tanudire usuf Wibisana M.Ec., CPA), in	by the Bank's manageme dja, Wibisana, Rintis & R dependent auditors, in a	ent in accordance Rekan, a member accordance with
EQUIT HOLDERS OF INTERVIEW IN THE PARENT ENTERVIEW Net income from disposal group dassified as held-for-sale NON-CONTROLLING INTEREST Non-controlling from continuing operations Non-controlling from disposal group dassified as held-for-sale	3,671,351 267,536 - -	3,192,655 380,446 -	3,546,824 392,063 157,590 30,056	3,097,051 476,050 110,690 25,159	a. Purchased b. Written 3. Future 4. Swap 5. Others				Vice President Commiss     Commissioner     Commissioner (Indepen     Commissioner (Indepen     Commissioner     Commissioner	dent)	<ul> <li>Johanes Berchmans K</li> <li>Gan Chee Yen</li> <li>Manggi Taruna Habir</li> <li>Made Sukada</li> <li>Takayoshi Futae</li> </ul>	nsuaal Pudjosukan	v	in their report dated 29 Jan consolidated financial state The above published report a dated 31 March 2015 regar August 2016, dan the Cons	re presented in order to comply wi ding "Transparency and Publicati of Circular Letter of Financial Se	blication. The above financial i ith Regulation of Financial Servii on of Bank* and its amendmen ervice Authority ("SEO.IK") No.	nformation does not con e Authority ("POJK") No. t of POJK No. 32/POJK. 43/SEOJK 03/2016 date	ntain notes to the 6/POJK.03/2015 03/2016 dated 8 ed 28 September
TOTAL CURRENT YEAR COMPREHENSIVE INCOME DIVIDEND BASIC EARNINGS PER SHARE Net income from continuing operations	3,938,887 (1,288,559) 371.07	3,573,101 (934,311) 351.65	4,126,533 (1,288,559) 357.59	3,708,950 (934,311) 342.43	C. Others TOTAL Market value represents total notional amo A notional amount is a number of currency	units specified in the contract.		5 228,215	Commissioner     Commissioner (Indepen     BOARD OF DIRECTORS     President Director     Vice President Director     Director	dent)	Masamichi Yasuda *)     Peter Benyamin Stok     Sng Seow Wah     Michellina Laksmi Triw     Herry Hykmanto	ardhany		2016 regarding "Transpan Supervisory Agency ("Bape 2013) No. VIII.G.7. Append Presentation and Disclosur 30 December 2010 regard dated 13 March 2000 repar	ency and Publication of Conver pam-LK" which function has bee x to the Decree of the Chairman of Issuer or Public Companies" ng "Amendment on Decision of ( ding Quidelines for the Prenarati	ntional Bank", Regulation of 0 en transferred to Financial Ser of Bapepam-LK No. Kep-347/1 jo. Decision of Chairman of Ba Chairman of Capital Market Su on of Financial Statements" ion	Capital Market and Fina vice Authority ("OJK") str 3L/2012 regarding "Finar pepam-LK. No. KEP-554 upervisory Agency No. K Circular Letter of Chairo	ancial Institution starting 1 January ancial Statements 54/BL/2010 dated KEP-06/PM/2000 man of Banenam
Net income from disposal group classified as held-to-sale *) Reclassified CONSOLIDATED STATEMENTS FOR THE YEAR ENDED 31 DESEMBER 2018 /	38.14	32.46	51.62	41.68	Derivative receivables/liabilities represent	he settlement value of a derivative	instrument on balances st	heet date.	<ol> <li>Director</li> <li>Director</li> <li>Director</li> <li>Director (Independent)</li> <li>Director</li> </ol>		<ul> <li>Satinder Pal Singh Ah</li> <li>Adnan Qayum Khan</li> <li>Heriyanto Agung Putra</li> <li>Rita Mirasari</li> <li>Dadi Budiana</li> </ul>	uwalia		<ul> <li>No. SE-02/PM/2002 regard and Regulation of Bapepar 2011 regarding "Submissio</li> <li>The consolidated financial si i.e. PT Adira Dinamika Mull</li> <li>Certain accounts in the finar</li> </ul>	ing "Guidelines for Presentation a No. X.K.2 Appendix to the Decr of Periodic Financial Statement atements as of 31 December 2018 Finance Tbk, PT Asuransi Adira cial statements for the year ended	and Disclosure of Financial Sta ree of the Chairman of Bapepa ts of Issuer or Public Companie 8 and for the year then ended inc I Dinamika, and PT Adira Quar 131 December 2017 have been	tements of Issuer or Put m-LK No. Kep-346/BL/20 rs". Iuded financial statement tum Multifinance (in liqui	ublic Companies", 2011 dated 5 July nts of subsidiaries, uidation).
(In million Rupiah)		Add	litional O	Chan availabl	Attributable to equity holders of Other equity components les in fair value on Aorsale marketable lise, Governmen, value of cashflow	Retained earnings	tal before Non-	Total	9. Director Note: *) Subject to the Fit and Pr SYARIAH SUPERV AS OF 31 DECEMBER 20		Yasushi Itagaki			of financial statements for t 4. MUFG Bank, Ltd. ('MUFG i indirectly) shares from Asia Decree No.17/KDK.03/201 increased the MUFG Bank'	he year ended 31 December 201 3ank <sup>1</sup> ) has increased its investme Financial (Indonesia) Pte. Ltd. ("A 8 dated 26 July 2018, OJK has a s shareholding to 40.0%.	IB. ent in the Bank to 40.0% share (FI <sup>*</sup> ) and its affiliated entities. Ba approved MUFG Bank to purch	holding interests by acqu ased on the OJK Board of ase Bank's shares own	quiring (directly or of Commissioners ned by AFI which
Balance as of 1 January 2018 Total income for the period Net income for the year	c	Share pa apital ca	id-up pai		ties, Government value of cashflow	ppropriated Unappropriated*) non- i 353,246 25,028,324 3	controlling interest         controlling interest           38,660,278         511,874           3,922,172         184,896	Equity	<ol> <li>Chairman</li> <li>Member</li> <li>Member</li> </ol>	: Prof. Dr. KH. Muha : Drs. Hasanudin, M : Drs. Asep Supyadil		uddin, MA.		Pte. Ltd. Temasek Holdings of Singapore. 6. On 27 September 2018, th ("CSSA") related to the pla transaction is due on prelim	erton Financial Holdings Pte.Ltd., Pte. Ltd. is an investment holdir Bank and Zurich Insurance Co to sell the Bank's shares in PT inary conditions, including regula	ng company based in Singapo mpany Ltd. have signed Cond Asuransi Adira Dinamika ("Al") atory approval.	re and owned by the Mir itional Sale and Subscrip of 70% of the shares is	inistry of Finance ription Agreement ssued by AI. This
Other comprehensive income, net of tax Changes in fair value of cashflow hedge Remeasurement of obligation for post-employment-benefits Changes in fair value on available-for-sale marketable securitie Government Bonds, and investments in shares-net Total other comprehensive income	es,	-	-	-	(17,641) (257,638) (257,638) (17,641)	- 291,994 - <b>291,994</b>	(17.641) (1.519) 291,994 15,271 (257.638) (11.002) 16,715 2,750	) (19,160) 307,265 ) (268,640) 19,465	SHARE OWNERSH AS OF 31 DECEMBER 20 1. MUFG Bank, Ltd. (dir 2. Asia Financial (Indon	rect and indirect)		40.00 <sup>4</sup> 33.83 <sup>4</sup>	%	<ol> <li>On 22 January 2019, the Ba The merger plan is subject formal requirements necess</li> <li>Exchange rate as of 31 December 2015</li> </ol>	ink along with PT Bank Nusantar to approval by the relevant regula any for such transactions. tember 2018: USD 1 = Rp14,380	a Parahyangan Tbk, has signe atory authorities, both banks' s D; Exchange rate as of 31 Dece	mber 2017: USD 1 = Rp	
Total comprehensive income for the year Appropriation for general and legal reserve Distribution of cash dividends Balance as of 31 Osesmber 2018 Balance as of 1 January 2017 Beliance as of 1 January 2017		5,901,122 7,2 5,901,122 7,2	- - - 256,324 250,109	- - - - - - - - - - - - - - - - - - -	(257,536) (17,641) 	- 4,214,166 36,816 (36,816) - (1,288,559) (( 390,062 27,917,115 4 326,551 22,389,451 3	3,938,887         187,646           (1,288,559)         (70,305)           (1,310,606         629,215           35,943,042         434,930	4,126,533 ) (1,358,864) 41,939,821 36,377,972	3. Public Total	Jakarta, 21 Fe	ebruary 2010	26.17 <sup>4</sup> 100.00 <sup>4</sup>	- 1		hank You for You			
Adjustment of relained éarnings Adjustment or additional paid-up capital Total income for the year Net income for the year Other comprehensive income, net of tax Changes in fair value of cashflow hedge Remeasurement of obligation for post-employment-benefits		-	6,215	-	(30,081)	- 72,231 - 3,681,551	72,231 6,215 3,681,551 (30,081) (2,590)	(32,671)	Λ.	Jakarta, 21 Fe Board of I		A) -	1	Sala	INDON	ESIA BANKING	SHA	Re Let
Changes in fair value on available-for-sale marketable securitie Government Bonds, and investments in shares-net * Total other comprehensive income Total comprehensive income for the year Appropriation for general and legal reserve	es,	-	- - - - -	-	75,534 75,534 (30,081) 75,534 (30,081)	- (153,903) - 3,527,648 26,695 (26,695)	75,534 7,051 (108,450) (10,697 3,573,101 135,849	82,585 ) (119,147) 3,708,950	( W		ļ	Pal Sinch and	walic	Best Digital Bank Indones Best Bank Award 2018 by Asia	money Best Shar	ria Business Unit, wi	Yery Good" Rating in the S th Assets between IDR 2.1	2.5 - 5 trillion catego
Distribution of cash dividends Balance as of 31 December 2017 *) Unappropriated retained earnings include remeasurement on defin	ned benefit plans	,901,122 7,2			159,310 (38,237) r, JI. HR. Rasuna Said,	- (934,311) 353,246 25,028,324 3		39,172,152	Preside	eow Wah nt Director		Pal Singh Ahlu Director		~~~~~~	by Temp	Banking Award 2018 po Media Group	7th Infobank Sharia by Infobank Ma	lagazine











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