

STATEMENTS OF FINANCIAL POSITION

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

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Mar 2018	31 Dec 2017	31 Mar 2018	31 Dec 2017
ASSETS					
1.	Cash	1,745,953	2,325,800	2,038,004	2,546,414
2.	Placements with Bank Indonesia	8,642,040	10,011,213	8,642,040	4,782,289
3.	Placements with other banks	3,132,759	3,461,078	4,752,550	4,782,289
4.	Spot and derivative receivables	46,967	18,225	193,882	103,906
5.	Marketable securities	-	-	-	-
a.	Designated at fair value through profit/loss	520,157	1,628,613	520,157	1,628,613
b.	Available for sale	18,475,548	23,344,919	20,544,521	20,544,521
c.	Held to maturity	10,683	10,237	20,883	20,237
d.	Loans and receivables	6,009,770	4,884,427	6,009,770	4,884,427
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Securities purchased under resale agreements (reverse repo)	835,051	298,028	835,051	298,028
8.	Acceptance receivables	1,258,632	1,486,051	1,258,632	1,486,051
9.	Loans	-	-	-	-
a.	Designated at fair value through profit/loss	-	-	-	-
b.	Available for sale	-	-	-	-
c.	Held to maturity	-	-	-	-
d.	Loans and receivables	93,240,518	94,197,151	92,940,518	93,397,151
10.	Sharia financing	3,675,199	3,675,199	3,675,199	3,675,199
11.	Consumer financing receivables	-	-	-	-
12.	Allowance for impairment losses on consumer financing receivables -/	-	-	(1,384,941)	(1,333,042)
13.	Premium receivables	-	-	255,544	252,967
14.	Reinsurance Assets	-	-	643,093	697,170
15.	Investments	9,015,392	8,559,321	109,406	122,689
16.	Allowance for impairment losses on financial assets -/	-	-	(53,835)	(41,792)
a.	Marketable securities	-	-	(53,835)	(41,792)
b.	Loans	-	-	(3,053,414)	(2,923,236)
c.	Others	-	-	(13,005)	(18,264)
17.	Intangible assets	1,383,132	1,363,132	3,002,966	3,571,857
18.	Accumulated amortisation on intangible assets -/	-	-	(2,042,182)	(2,042,472)
19.	Fixed assets and equipment	4,212,469	4,300,619	5,259,821	5,335,386
20.	Accumulated depreciation of fixed assets and equipment -/	(2,434,818)	(2,366,768)	(3,093,282)	(3,004,680)
21.	Non-current assets	-	-	-	-
a.	Idle properties	76,207	16,397	76,207	16,397
b.	Deferred assets	591,534	510,358	591,534	510,358
c.	Suspense accounts	12	729	12	729
d.	Interbranch liabilities	-	-	-	-
e.	Conducting operational activities in Indonesia	-	-	-	-
f.	Conducting operational activities outside Indonesia	-	-	-	-
22.	Allowance for impairment losses on non financial assets -/	-	-	313,062	384,301
23.	Leased receivables	1,956,611	1,946,562	2,400,070	2,412,117
24.	Other assets	2,886,441	2,777,558	4,995,897	5,332,555
TOTAL ASSETS		153,791,192	153,442,882	178,555,375	178,257,892
LIABILITIES AND EQUITY					
1.	Current accounts	15,713,670	16,110,058	14,841,756	14,077,894
2.	Savings	32,541,794	33,504,817	32,541,794	33,504,817
3.	Time deposits	50,717,847	51,024,153	50,717,847	50,717,847
4.	Revenue sharing investment funds	4,002,896	3,496,270	3,468,004	3,407,022
5.	Deferred premium income	-	-	1,881,139	1,839,333
6.	Unearned premium reserve	-	-	996,947	1,004,480
7.	Borrowings from Bank Indonesia	-	-	-	-
8.	Borrowings from other banks	5,705,622	4,663,798	5,705,622	4,663,798
9.	Spot and derivative liabilities	34,228	15,732	34,228	22,939
10.	Securities sold under repurchase agreements (repo)	69,391	10,434	69,391	10,434
11.	Acceptance payables	1,258,632	1,486,051	1,258,632	1,486,051
12.	Marketable securities issued	60,178	58,659	60,178	58,659
13.	Borrowings	12,899	14,366	12,899	14,366
14.	Security deposits	12,899	14,366	12,899	14,366
15.	Interbranch liabilities	-	-	-	-
a.	Conducting operational activities in Indonesia	-	-	-	-
b.	Conducting operational activities outside Indonesia	-	-	-	-
16.	Deferred tax liabilities	5,349,179	4,395,823	8,949,943	8,181,122
17.	Other liabilities	-	-	-	-
18.	Profit sharing investment funds	-	-	-	-
TOTAL LIABILITIES		115,455,162	114,781,804	146,665,799	139,084,940
EQUITY					
19.	Issued and fully paid capital	-	-	-	-
a.	Authorized capital	12,238,589	12,238,589	12,238,589	12,238,589
b.	Unpaid capital -/	(6,337,467)	(6,337,467)	(6,337,467)	(6,337,467)
20.	Additional paid-up capital	-	-	-	-
a.	Apio	7,256,324	7,256,324	7,256,324	7,256,324
b.	Diagno	-	-	-	-
c.	Donated capital	-	-	-	-
d.	Capital paid in advance	-	-	-	-
e.	Others	-	-	-	-
21.	Other comprehensive income	-	-	-	-
a.	Adjustment in foreign currencies translation	73,941	179,028	74,946	180,304
b.	Gains (losses) from changes in the value of financial assets available for sale	(28,186)	(38,237)	(37,860)	(52,170)
c.	Effective portion on fair value for cash flow hedge	-	-	-	-
d.	Gain on revaluation of fixed asset	-	-	-	-
e.	Part of other comprehensive income of associates	(403,708)	(425,674)	(485,873)	(490,260)
f.	Actual gain (loss) from defined benefit program	-	-	-	-
g.	Income tax related to components of other comprehensive income	34,614	41,752	125,259	119,737
22.	Difference in quasi-reorganization	-	-	-	-
23.	Difference in restructuring value of transaction of entities under common control	-	-	-	-
24.	Others	-	-	-	-
25.	Reserves	-	-	-	-
a.	General reserves	390,251	353,435	390,251	353,435
b.	Specific reserves	-	-	-	-
26.	Retained earnings	-	-	-	-
a.	Previous years	24,067,353	21,711,177	24,067,353	21,711,177
b.	Current year	1,044,328	3,681,551	1,044,328	3,681,551
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY		38,336,030	38,660,278	38,336,030	38,660,278
27.	Non-controlling interests	38,336,030	38,660,278	55,546	51,874
TOTAL EQUITY		76,672,060	77,320,556	93,882,066	90,532,152
TOTAL LIABILITIES AND EQUITY		153,791,192	153,442,882	178,555,375	178,257,892

ASSET QUALITY AND OTHER INFORMATION

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

NO.	ACCOUNTS	31 Mar 2018					31 Mar 2017					
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss
RELATED PARTIES												
1.	Placements with other banks	165,334	-	-	-	-	165,334	-	-	-	-	165,334
2.	Foreign currencies	220,983	-	-	-	-	220,983	-	-	-	-	220,983
3.	Spot and derivative receivables	758	-	-	-	-	758	-	-	-	-	758
4.	Marketable securities	71,815	-	-	-	-	71,815	-	-	-	-	71,815
5.	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	-	-	-
6.	Securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-
7.	Acceptance receivables	4,145	-	-	-	-	4,145	-	-	-	-	4,145
8.	Debtors micro, small and medium	-	-	-	-	-	-	-	-	-	-	-
9.	Foreign currencies	594,479	-	-	-	-	594,479	-	-	-	-	594,479
10.	Non-current micro, small and medium	8,908,000	-	-	-	-	8,908,000	-	-	-	-	8,908,000
11.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
12.	Properties loan	12,683	-	-	-	-	12,683	-	-	-	-	12,683
13.	Temporary equity investment	8,000,000	-	-	-	-	8,000,000	-	-	-	-	8,000,000
14.	Commissions and contingencies to third parties	546,201	-	-	-	-	546,201	-	-	-	-	546,201
15.	Others	-	-	-	-	-	-	-	-	-	-	-
NON RELATED PARTIES												
1.	Placements with other banks	1,002,480	-	-	-	-	1,002,480	-	-	-	-	1,002,480
2.	Foreign currencies	1,923,490	-	-	-	-	1,923,490	-	-	-	-	1,923,490
3.	Spot and derivative receivables	39,207	-	-	-	-	39,207	-	-	-	-	39,207
4.	Marketable securities	71,815	-	-	-	-	71,815	-	-	-	-	71,815
5.	Securities sold under repurchase agreements (repo)	18,509,414	-	-	-	-	18,509,414	-	-	-	-	18,509,414
6.	Securities purchased under resale agreements (reverse repo)	835,051	-	-	-	-	835,051	-	-	-	-	835,051
7.	Acceptance receivables	1,258,632	-	-	-	-	1,258,632	-	-	-	-	1,258,632
8.	Debtors micro, small and medium	25,202,088	2,569,764	208,884	335,137	872,132	29,889,895	27,013,465	2,799,489	238,574	412,534	1,001,325
9.	Foreign currencies	55,997,126	4,000,487	409,112	791,143	27,134	61,047,991	50,743,493	3,446,144	244,451	249,144	489,610
10.	Non-current micro, small and medium	6,842,040	2,200,070	2,412,117	27,276	187,212	11,979,753	10,888,221	1,091,532	23,278	28,600	188,917
11.	Foreign currencies	929,075	396,504	189,974	77,261	187,212	1,780,028	1,088,221	691,807	164,534	58,303	1,675,511
12.	Properties loan	1,918,118	289,117	20,485	27,276	177,317	2,413,937	2,261,383	152,554	23,278	28,600	288,917
13.	Temporary equity investment	468,878	97,270	59	20,307	12	613,522	593,303	203,386	24,496	28,600	89,211
14.	Commissions and contingencies to third parties	1,092,883	25	-	-	-	1,092,883	14,706	25	-	-	1,107,614
15.	Others	61,962	-	-	-	-	61,962	146,298	-	-	-	198,260
16.	Total Allowance for impairment losses on earning assets -/	34,549,129	207,969	45,971	-	-	34,762,069	36,349,599	200,189	500	-	36,550,288
17.	Minimum required regulatory provision for earning assets	3,310,217	-	-	-	-	3,310,217	-	-	-	-	3,310,217
18.	Percentage of micro, small and medium enterprises credit to total loans	10.74%	-	-	-	-	10.74%	-	-	-	-	10.74%
19.	Percentage of micro, small and medium enterprises deposits to total deposits	11.07%	-	-	-	-	11.07%	-	-	-	-	11.07%
20.	Percentage of micro, small and medium enterprises debtors to total debtors	11.07%	-	-	-	-	11.07%	-	-	-	-	11.07%
21.	Others	350,620	-	-	-	-	350,620	-	-	-	-	350,620
22.	Challenging loans Mudharabah Muayadah	625,462	-	-	-	-	625,462	-	-	-	-	625,462
23.	Recovery on write-off earning assets	246,167	-	-	-	-	246,167	-	-	-	-	246,167
24.	Charge-off earning assets	253,576	-	-	-	-	253,576	-	-	-	-	253,576

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT

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

STATEMENT OF FINANCIAL POSITION

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

NO.	ACCOUNTS	31 Mar 2018		31 Dec 2017	
		31 Mar 2018	31 Dec 2017	31 Mar 2018	31 Dec 2017
ASSETS					
1.	Cash	3,652	4,794	3,652	4,