

STATEMENTS OF FINANCIAL POSITION

AS AT 31 DECEMBER 2019 AND 2018
(in million Rupiah)

NO.	ACCOUNTS	2019		2018	
		Individual	Consolidated	Individual	Consolidated
ASSETS					
1.	Placements with Bank Indonesia	2,779,681	2,574,176	2,950,563	2,823,776
2.	Placements with other banks	8,786,536	14,877,239	8,786,536	14,877,239
3.	Spot and derivative receivables	3,699,572	1,372,785	4,846,288	1,502,842
4.	Marketable securities	159,123	195,535	159,123	445,091
5.	Loans and receivables	1,376,392	59,530	1,381,401	59,530
6.	Securities sold under repurchase agreements (reverse repo)	19,215,476	10,038,657	19,140,917	14,974,859
7.	Acceptance receivables	3,732,413	1,672,216	3,732,413	1,672,216
8.	Loans	652,696	-	652,696	-
9.	Delegated at fair value through profit/loss	-	-	-	-
10.	Available for sale	-	-	-	-
11.	Loans and receivables	106,943,582	100,536,129	105,443,582	100,536,129
12.	Share financing	4,527,756	4,035,621	4,527,756	4,035,621
13.	Consumer financing receivables	-	-	-	-
14.	Investments	9,824,834	7,956,622	1,054,450	(1,438,234)
15.	Allowance for impairment losses on financial assets -	(26,983)	(41,823)	(26,983)	(41,823)
16.	Marketable securities	(3,105,359)	(3,105,359)	(3,105,359)	(3,105,359)
17.	Loans	(14,727)	(14,727)	(14,727)	(14,727)
18.	Others	(1,039,659)	(1,039,659)	(1,039,659)	(1,039,659)
19.	Intangible assets	(1,119,049)	(1,119,049)	(1,119,049)	(1,119,049)
20.	Accumulated amortisation on intangible assets -	(2,151,690)	(2,151,690)	(2,151,690)	(2,151,690)
21.	Fixed assets and equipment	3,540,243	3,540,243	3,540,243	3,540,243
22.	Accumulated depreciation of fixed assets and equipment -	(2,110,337)	(2,110,337)	(2,110,337)	(2,110,337)
23.	Net earning asset	41,692	73,417	41,692	73,417
24.	Prepaid expenses	750,356	588,776	750,356	588,776
25.	Supplies	20	40	20	40
26.	Conducting operational activities in Indonesia	-	-	-	-
27.	Conducting operational activities outside Indonesia	-	-	-	-
28.	Allowance for impairment losses on non-financial assets -	-	-	-	-
29.	Leased tax assets	2,324,500	2,288,081	2,324,500	2,288,081
30.	Others	3,069,301	3,067,095	3,069,301	3,067,095
31.	Disposal group classified as held-for-sale	-	-	-	-
TOTAL ASSETS		169,980,944	159,889,094	183,533,970	186,762,189
LIABILITIES AND EQUITY					
1.	Current accounts	16,989,092	16,776,948	15,016,501	15,382,151
2.	Time deposits	53,430,605	53,348,425	53,430,605	53,348,425
3.	Share financing investment funds	3,946,533	4,175,108	3,946,533	4,000,399
4.	Loans from other banks	4,482,622	3,152,422	4,482,622	3,152,422
5.	Securities sold under repurchase agreements (reverse repo)	17,443	248,145	17,443	248,145
6.	Acceptance receivables	862,696	1,672,216	862,696	1,672,216
7.	Marketable securities	2,483,482	-	2,483,482	-
8.	Borrowings	75,038	75,283	104,258	104,258
9.	Intangible assets	13,375	13,375	13,375	13,375
10.	Interbank liabilities	-	-	-	-
11.	Conducting operational activities in Indonesia	-	-	-	-
12.	Conducting operational activities outside Indonesia	-	-	-	-
13.	Deferred tax liabilities	5,179,227	3,326,782	8,515,516	5,167,338
14.	Other liabilities	-	-	-	-
15.	Profit sharing investment funds	-	-	-	-
16.	Disposal group classified as held-for-sale	-	-	-	-
TOTAL LIABILITIES		125,043,778	118,273,488	148,166,943	144,822,368
17.	Issued and fully paid capital	12,333,044	12,238,589	12,333,044	12,238,589
18.	Administrative capital	(6,337,467)	(6,337,467)	(6,337,467)	(6,337,467)
19.	Unpaid capital -	-	-	-	-
20.	Other comprehensive income	7,985,971	7,256,324	7,985,971	7,256,324
21.	Reserves	429,473	390,251	429,473	390,251
22.	Retained earnings	26,540,614	24,087,353	26,540,614	24,087,353
23.	Current year	4,073,453	3,922,172	4,073,453	3,922,172
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY		44,937,166	41,310,606	44,937,166	41,310,606
24.	Non-controlling interests	-	-	-	-
TOTAL EQUITY		44,937,166	41,310,606	44,937,166	41,310,606
TOTAL LIABILITIES AND EQUITY		169,980,944	159,889,094	183,533,970	186,762,189

ASSET QUALITY PRODUCTIVE AND OTHER INFORMATION

AS AT 31 DECEMBER 2019 AND 2018
(in million Rupiah)

NO.	ACCOUNTS	2019				2018								
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
RELATED PARTIES														
1.	Placements with other banks	190,106	-	-	-	6,813	-	-	-	106,327	-	-	-	6,813
2.	Foreign currencies	15,946	-	-	-	342	-	-	-	342	-	-	-	342
3.	Spot and derivative receivables	83,850	-	-	-	62,727	-	-	-	62,727	-	-	-	62,727
4.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities sold under repurchase agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Delegated at fair value through profit/loss	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	Available for sale	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	Loans and receivables	1,570,122	-	-	-	99,012	-	-	-	99,012	-	-	-	99,012
11.	Share financing	-	-	-	-	-	-	-	-	-	-	-	-	-
12.	Consumer financing receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
13.	Investments	9,709,243	-	-	-	7,829,859	-	-	-	533	-	-	-	7,829,859
14.	Allowance for impairment losses on financial assets -	(2,521,197)	-	-	-	(2,521,197)	-	-	-	(2,521,197)	-	-	-	(2,521,197)
15.	Marketable securities	(1,001,584)	-	-	-	(1,001,584)	-	-	-	(1,001,584)	-	-	-	(1,001,584)
16.	Loans	(125,519)	-	-	-	(125,519)	-	-	-	(125,519)	-	-	-	(125,519)
17.	Others	(18,047)	-	-	-	(18,047)	-	-	-	(18,047)	-	-	-	(18,047)
18.	Fixed assets and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-
19.	Accumulated depreciation of fixed assets and equipment -	-	-	-	-	-	-	-	-	-	-	-	-	-
20.	Net earning asset	-	-	-	-	-	-	-	-	-	-	-	-	-
21.	Prepaid expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
22.	Supplies	-	-	-	-	-	-	-	-	-	-	-	-	-
23.	Conducting operational activities in Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-
24.	Conducting operational activities outside Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-
25.	Allowance for impairment losses on non-financial assets -	-	-	-	-	-	-	-	-	-	-	-	-	-
26.	Leased tax assets	-	-	-	-	-	-	-	-	-	-	-	-	-
27.	Others	-	-	-	-	-	-	-	-	-	-	-	-	-
28.	Disposal group classified as held-for-sale	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ASSETS		169,980,944	159,889,094	183,533,970	186,762,189									

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT

AS AT 31 DECEMBER 2019 AND 2018
(in million Rupiah)

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

NO.	ACCOUNTS	2019		2018	
		Individual	Consolidated	Individual	Consolidated
STATEMENT OF FINANCIAL POSITION					
ASSETS					
1.	Cash	5,218	3,571	-	-
2.	Placements with Bank Indonesia	609,865	1,203,643	-	-
3.	Placements with other banks	-	-	-	-
4.	Marketable securities	-	-	-	-
5.	Financing receivables	1,297,615	759,198	-	-
6.	Profit sharing financing	2,397,132	2,512,009	-	-
7.	Leased financing	833,009	764,413	-	-
8.	Other earning assets	-	-	-	-
9.	Allowance for impairment losses on earning asset (-)	(8,864)	(2,864)	-	-
10.	Fixed assets and equipment	6,015	6,376	-	-
11.	Net earning asset	24,673	-	-	-
12.	Allowance for impairment losses on other assets (-)	53,443	43,884	-	-
13.	Other assets	-	-	-	-
TOTAL ASSETS		5,101,282	5,226,714		
LIABILITIES					
1.	Wadiah saving	504,115	250,704	-	-
2.	Non profit sharing investment funds	3,442,238	3,924,044	-	-
3.	Liabilities to other bank	729,940	598,397	-	-
4.	Marketable securities issued	-	-	-	-
5.	Profit sharing investment funds	17,466	17,194	-	-
6.	Working funds	327,475	346,203	-	-
7.	Accumulated gain	8,018	89,819	-	-
8.	Other liabilities	-	-	-	-
TOTAL LIABILITIES		5,101,282	5,226,714		

STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE YEAR ENDED 31 DECEMBER 2019 AND 2018
(in million Rupiah, except earning per share)

NO.	ACCOUNTS	2019		2018	
		Individual	Consolidated	Individual	Consolidated
INCOME AND EXPENSES FROM OPERATIONS					
Interest Income and Expenses					
1.	Interest income	12,041,694	11,556,612	21,294,335	19,627,366
2.	Interest expense	(675,809)	(54,830)	(616,289)	(54,830)
3.	Net interest income	4,867,248	3,786,877	6,146,289	5,652,274
4.	Other income	1,008,141	1,008,141	1,008,141	1,008,141
5.	Net operating income	7,820,832	8,082,443	14,915,735	14,451,312
Other Income and Expense other than Interest					
1.	Operating income other than interest	4,248,851	4,192,804	3,845,637	4,010,327
2.	Losses from sale of financial assets	-	-	-	-
3.	Losses from sale of non-financial assets	-	-	-	-
4.	Losses from sale of financial assets	134,873	78,201	134,873	78,201
5.	Losses from sale of non-financial assets	-	-	-	-
6.	Losses from sale of financial assets	2,221,916	72,591	2,221,916	72,591
7.	Losses from sale of non-financial assets	3,336	4,081	3,336	4,081
8.	Losses from investment under equity method	1,950,463	1,674,012	5,781	2,067,747
9.	Losses from sale of financial assets	1,276,330	1,383,330	1,276,330	1,383,330
10.	Losses from sale of non-financial assets	4,370	3,001	7,105	4,392
11.	Other income	532,659	541,005	1,337,652	1,337,652
12.	Net operating expenses other than interest	(9,143,977)	(9,143,977)	(9,143,977)	(9,143,977)
13.	Losses from sale of financial assets	-	-	-	-
14.	Losses from sale of non-financial assets	11,585	265,046	11,585	265,046
15.	Losses from sale of financial assets	-	-	-	-
16.	Losses from sale of non-financial assets	-	-	-	-
17.	Losses from sale of financial assets	8,170	8,170	8,170	8,170
18.	Losses from sale of non-financial assets	-	-	-	-
19.	Losses from sale of financial assets	40,061	35,662		