

### STATEMENTS OF FINANCIAL POSITION

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

NO.	ACCOUNTS	2019		2018	
		Individual	Consolidated	Individual	Consolidated
<b>I. ASSETS</b>					
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	14,877,329	8,786,536	14,877,329
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.	Securities sold under repurchase agreements (repo)	1,376,392	59,530	1,381,401	59,530
6.	Securities purchased under resale 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.	Consumer financing receivables	4,527,756	4,035,621	4,527,756	4,035,621
13.	Investments	9,824,834	7,956,622	10,544,136	11,436,234
14.	Allowance for impairment losses on financial assets -	(26,983)	(41,823)	(26,983)	(41,823)
15.	Marketable securities	(3,105,359)	(3,105,359)	(3,105,359)	(3,105,359)
16.	Loans	(14,727)	(24,801)	(14,727)	(24,801)
17.	Others	(1,652,535)	(3,598,698)	(1,652,535)	(3,598,698)
18.	Accumulated amortisation on intangible assets -	(1,119,049)	(2,328,112)	(1,119,049)	(2,328,112)
19.	Fixed assets and equipment	3,540,323	4,095,573	3,540,323	4,095,573
20.	Accumulated depreciation of fixed assets and equipment -	(2,411,037)	(2,422,860)	(2,411,037)	(2,422,860)
21.	Non-current assets	41,692	73,417	41,692	73,417
22.	Prepaid expenses	750,356	588,778	750,356	588,778
23.	Current assets	20	40	20	40
24.	Conducting operational activities in Indonesia	-	-	-	-
25.	Conducting operational activities outside Indonesia	-	-	-	-
26.	Allowance for impairment losses on non-financial assets -	-	-	-	-
27.	Leased tax assets	2,324,500	2,288,081	2,324,500	2,288,081
28.	Other assets	3,069,301	3,807,095	3,069,301	3,807,095
29.	Disposal group classified as held-for-sale	-	-	-	-
<b>TOTAL ASSETS</b>		<b>169,980,944</b>	<b>159,889,094</b>	<b>183,533,970</b>	<b>186,762,189</b>
<b>LIABILITIES AND EQUITY</b>					
1.	Current liabilities	16,989,092	16,776,948	15,016,501	15,382,151
2.	Operational income tax	33,245,701	33,245,701	33,245,701	33,245,701
3.	Time deposits	53,430,605	53,348,425	53,430,605	53,348,425
4.	Shareholders' investment funds	3,946,533	4,175,108	3,946,533	4,175,108
5.	Loans from bank Indonesia	4,482,822	3,152,422	4,482,822	3,152,422
6.	Securities sold under repurchase agreements (repo)	71,443	248,145	71,443	248,145
7.	Securities purchased under resale agreements (reverse repo)	862,696	1,672,216	862,696	1,672,216
8.	Marketable securities	2,483,482	-	2,483,482	-
9.	Borrowings	75,038	75,283	104,625,058	103,815,120
10.	Acceptance receivables	13,375	11,244	13,375	11,244
11.	Interbank liabilities	-	-	-	-
12.	Conducting operational activities in Indonesia	-	-	-	-
13.	Conducting operational activities outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	5,179,227	3,326,782	8,515,516	5,367,138
15.	Other liabilities	-	-	-	-
16.	Profit sharing investment funds	-	-	-	-
17.	Disposal group classified as held-for-sale	-	-	-	-
<b>TOTAL LIABILITIES</b>		<b>125,043,778</b>	<b>118,273,488</b>	<b>148,186,943</b>	<b>144,822,368</b>
<b>EQUITY</b>					
18.	Issued and fully paid capital	12,333,044	12,238,589	12,333,044	12,238,589
19.	Administrative capital	(6,337,467)	(6,337,467)	(6,337,467)	(6,337,467)
20.	Unpaid capital -	-	-	-	-
21.	Reserves	7,985,971	7,256,324	7,985,971	7,256,324
22.	Capital paid in advance	-	-	-	-
23.	Other comprehensive income	-	-	-	-
24.	Gain (loss) from changes in the value of financial assets available for sale	313,888	(132,847)	314,097	(133,091)
25.	Effective portion of fair value for cash flow hedge	(140,897)	-	(140,897)	-
26.	Gain on revaluation of fixed asset	3,274	-	3,274	-
27.	Part of other comprehensive income of associates	(288,372)	(133,879)	(281,960)	(96,546)
28.	Actuarial gain (loss) from defined benefit program	(5,715)	95,988	64,783	77,614
29.	Other	-	-	-	-
30.	Differences in quasi-reorganisation	-	-	-	-
31.	Adjustment in restructuring value of transaction of entities under common control	-	-	-	-
32.	Reserves	429,473	390,251	429,473	390,251
33.	Specific reserves	-	-	-	-
34.	General reserves	26,540,614	24,087,353	26,540,614	24,087,353
35.	Retained earnings	4,073,453	3,922,172	4,073,453	3,922,172
36.	Current year	-	-	-	-
<b>TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY</b>		<b>44,937,166</b>	<b>41,310,606</b>	<b>44,937,166</b>	<b>41,310,606</b>
37.	Non-controlling interests	497,961	497,961	497,961	497,961
<b>TOTAL EQUITY</b>		<b>44,937,166</b>	<b>41,310,606</b>	<b>44,937,166</b>	<b>41,310,606</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>169,980,944</b>	<b>159,889,094</b>	<b>183,533,970</b>	<b>186,762,189</b>

### 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	
<b>I. RELATED PARTIES</b>														
1.	Placements with other banks	190,106	-	-	-	190,106	6,813	-	-	-	-	196,919	6,813	-
2.	Foreign currencies	15,946	-	-	-	15,946	106,327	-	-	-	-	122,273	106,327	-
3.	Spot and derivative receivables	3,699,572	-	-	-	3,699,572	347	-	-	-	-	3,700,316	347	-
4.	Marketable securities	83,850	-	-	-	83,850	62,727	-	-	-	-	146,577	62,727	-
5.	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	Delegated at fair value through profit/loss	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	Available for sale	-	-	-	-	-	-	-	-	-	-	-	-	-
11.	Loans and receivables	1,570,122	2	-	-	1,570,124	99,012	537	-	-	-	1,571,244	99,549	537
12.	Consumer financing receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
13.	Investments	9,709,243	-	-	-	9,709,243	7,829,859	533	-	-	-	17,544	7,829,859	533
14.	Allowance for impairment losses on financial assets -	(2,521,197)	-	-	-	(2,521,197)	-	-	-	-	-	-	-	-
15.	Marketable securities	(1,652,535)	-	-	-	(1,652,535)	-	-	-	-	-	-	-	-
16.	Loans	(14,727)	-	-	-	(14,727)	-	-	-	-	-	-	-	-
17.	Others	(1,652,535)	-	-	-	(1,652,535)	-	-	-	-	-	-	-	-
18.	Accumulated amortisation on intangible assets -	(2,328,112)	-	-	-	(2,328,112)	-	-	-	-	-	-	-	-
19.	Fixed assets and equipment	3,540,323	-	-	-	3,540,323	-	-	-	-	-	-	-	-
20.	Accumulated depreciation of fixed assets and equipment -	(2,411,037)	-	-	-	(2,411,037)	-	-	-	-	-	-	-	-
21.	Non-current assets	41,692	-	-	-	41,692	-	-	-	-	-	-	-	-
22.	Prepaid expenses	750,356	-	-	-	750,356	-	-	-	-	-	-	-	-
23.	Current assets	20	-	-	-	20	-	-	-	-	-	-	-	-
24.	Conducting operational activities in Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-
25.	Conducting operational activities outside Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-
26.	Allowance for impairment losses on non-financial assets -	-	-	-	-	-	-	-	-	-	-	-	-	-
27.	Leased tax assets	2,324,500	-	-	-	2,324,500	-	-	-	-	-	-	-	-
28.	Other assets	3,069,301	-	-	-	3,069,301	-	-	-	-	-	-	-	-
29.	Disposal group classified as held-for-sale	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL ASSETS</b>		<b>169,980,944</b>	<b>159,889,094</b>	<b>183,533,970</b>	<b>186,762,189</b>									

### FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT

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.

#### STATEMENT OF FINANCIAL POSITION

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

NO.	ACCOUNTS	2019		2018	
		Individual	Consolidated	Individual	Consolidated
<b>ASSETS</b>					
1.	Cash	5,218	3,571	5,218	3,571
2.	Placements with Bank Indonesia	609,865	1,203,643	609,865	1,203,643
3.	Placements with other banks	-	-	-	-
4.	Marketable securities	1,297,615	759,198	1,297,615	759,198
5.	Securities sold under repurchase agreements (repo)	2,397,132	2,512,009	2,397,132	2,512,009
6.	Securities purchased under resale agreements (reverse repo)	833,009	764,413	833,009	764,413
7.	Other assets	-	-	-	-
8.	Allowance for impairment losses on earning asset (-)	(8,864)	(2,864)	(8,864)	(2,864)
9.	Individual	-	-	-	-
10.	Collective	116,854	64,311	116,854	64,311
11.	Fixed assets and equipment	6,015	6,376	6,015	6,376
12.	Non-current assets	24,673	-	24,673	-
13.	Other assets	53,443	43,884	53,443	43,884
<b>TOTAL ASSETS</b>		<b>5,101,262</b>	<b>5,206,714</b>	<b>5,101,262</b>	<b>5,206,714</b>
<b>LIABILITIES</b>					
1.	Wadiah saving	504,115	528,704	504,115	528,704
2.	Non profit sharing investment funds	3,442,328	3,924,044	3,442,328	3,924,044
3.	Liabilities to other bank	729,940	598,397	729,940	598,397
4.	Marketable securities issued	17,466	17,194	17,466	17,194
5.	Profit sharing investment funds	327,475	346,203	327,475	346,203
6.	Working funds	5,018,28	89,819	5,018,28	89,819
7.	Accumulated gain	8,101,282	5,236,717	8,101,282	5,236,717
<b>TOTAL LIABILITIES</b>		<b>5,101,262</b>	<b>5,236,717</b>	<b>5,101,262</b>	<b>5,236,717</b>

#### STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE YEAR ENDED 31 DECEMBER 2019 AND 2018  
(in million Rupiah)

NO.	ACCOUNTS	2019		2018	
		Individual	Consolidated	Individual	Consolidated
<b>OPERATING INCOME AND EXPENSE</b>					
<b>I. Operational income dan expense from distribution of fund</b>					
1.	Income from Distribution of Fund	117,968	63,398	117,968	63,398
2.	Income from fee	271,030	300,252	271,030	300,252