

STATEMENTS OF FINANCIAL POSITION

AS AT 30 JUNE 2020 AND 31 DECEMBER 2019
(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Jun 2020	31 Dec 2019	30 Jun 2020	31 Dec 2019
1.	ASSETS				
1.	Placements with Bank Indonesia	2,052,180	2,778,881	2,116,115	2,950,563
2.	Placements with other banks	9,871,725	8,765,538	9,891,725	8,765,538
3.	Spot and derivative receivables	1,724,737	1,699,572	2,666,548	4,846,288
4.	Marketable securities	478,898	159,123	502,242	159,123
5.	Fair value through profit or loss	782,952	1,376,392	746,702	1,361,401
6.	Fair value through other comprehensive income - amortized cost	24,392,286	19,216,476	24,338,458	19,146,617
7.	Securities sold under repurchase agreements (repo)	1,677,454	3,151,989	1,677,454	3,151,989
8.	Securities purchased under resale agreements (reverse repo)	3,884,339	3,732,413	3,884,339	3,732,413
9.	Acceptance receivables	1,271,693	862,696	1,271,693	862,696
10.	Loans				
a.	Fair value through profit or loss				
b.	Fair value through other comprehensive income - amortized cost	106,524,938	106,942,576	105,962,438	105,443,582
11.	Share financing	6,776,103	6,776,103	6,776,103	6,776,103
12.	Allowance for impairment losses on consumer financing receivables			(2,900,058)	31,185,540
13.	Investments	9,284,629	8,824,834	9,277,792	8,824,834
14.	Allowance for impairment losses on financial assets -				
a.	Marketable securities	(115,752)	(26,983)	(115,752)	(26,983)
b.	Loans	(4,550,842)	(3,103,830)	(4,550,842)	(3,103,830)
c.	Others	(8,624)	(14,727)	(8,624)	(14,727)
15.	Intangible assets	1,688,646	1,632,532	1,688,646	1,632,532
16.	Accumulated amortisation on intangible assets -	(1,334,782)	(1,259,271)	(1,334,782)	(1,259,271)
17.	Fixed assets and equipment -	4,125,922	3,940,347	4,125,922	3,940,347
18.	Accumulated depreciation of fixed assets and equipment -	(2,478,712)	(2,411,037)	(2,478,712)	(2,411,037)
19.	Net earning asset				
a.	Job prepayments	41,892	41,892	41,892	41,892
b.	Prepaid expenses	707,078	707,078	707,078	707,078
c.	Supplies	20	20	20	20
d.	Intangible assets				
e.	Conducting operational activities in Indonesia				
f.	Conducting operational activities outside Indonesia				
20.	Deferred tax liabilities			292,625	300,592
21.	Other liabilities	2,441,541	2,324,500	2,441,541	2,324,500
22.	Leased tax assets	3,882,498	3,882,498	3,882,498	3,882,498
23.	Other assets				
24.	TOTAL ASSETS	172,785,629	169,860,944	194,440,995	193,533,370

LIABILITIES AND EQUITY

AS AT 30 JUNE 2020 AND 31 DECEMBER 2019
(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Jun 2020	31 Dec 2019	30 Jun 2020	31 Dec 2019
1.	Current accounts				
a.	Current accounts from changes in fair value of financial assets	22,840,478	18,899,082	20,375,694	15,616,311
b.	Current accounts from changes in fair value of financial liabilities	37,502,855	37,502,855	37,502,855	37,502,855
c.	Time deposits	50,811,349	53,430,695	50,811,349	53,430,695
d.	Share financing	4,273,148	3,946,351	4,273,148	3,946,351
2.	Loans from Bank Indonesia				
a.	Loans from other banks	2,469,815	4,482,922	2,469,815	4,482,922
b.	Spot and derivative liabilities	142,214	71,443	142,214	71,443
c.	Securities sold under repurchase agreements (repo)	668,485	882,696	668,485	882,696
d.	Acceptance receivables	1,271,693	862,696	1,271,693	862,696
e.	Marketable securities issued	848,510	2,493,482	848,510	2,493,482
f.	Borrowings	75,000	70,338	10,425,058	10,425,058
3.	Security deposits				
a.	Interbank liabilities	9,483	10,375	9,483	10,375
b.	Conducting operational activities in Indonesia				
c.	Conducting operational activities outside Indonesia				
4.	Deferred tax liabilities			292,625	300,592
5.	Other liabilities	7,811,736	5,179,227	11,325,967	8,515,516
6.	Profit sharing investment funds				
7.	TOTAL LIABILITIES	130,843,317	125,043,778	151,294,069	148,116,943
8.	EQUITY				
a.	Issued and fully paid capital	12,333,044	12,333,044	12,333,044	12,333,044
b.	Authorized capital	142,214	71,443	142,214	71,443
c.	Reserves	7,885,971	7,885,971	7,885,971	7,885,971
d.	Dispos -				
e.	Additional paid-up capital				
f.	Other comprehensive income				
9.	Other comprehensive income				
a.	Adjustment in foreign currencies translation	439,809	313,888	439,809	313,888
b.	Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income	(121,414)	(140,991)	(140,991)	(140,991)
c.	Gain on revaluation of fixed asset	2,130	2,130	2,130	2,130
d.	Part of other comprehensive income of associates	(258,372)	(258,372)	(258,372)	(258,372)
e.	Actual gain (loss) from defined benefit program	(34,460)	(5,715)	23,480	64,783
f.	Others				
10.	Difference in quasi-reorganization				
a.	Difference in restructuring value of transaction of entities under common control				
b.	Other equity				
11.	Retained earnings	47,027	42,473	47,027	42,473
12.	Retained earnings				
a.	Previous year	27,301,005	27,301,005	27,301,005	27,301,005
b.	Net income	845,128	4,073,453	845,128	4,073,453
13.	TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	42,711,312	44,937,166	42,711,312	44,937,166
14.	Non-controlling interests			435,614	478,881
15.	TOTAL EQUITY	42,711,312	44,937,166	43,146,926	45,417,027
16.	TOTAL LIABILITIES AND EQUITY	172,785,629	169,860,944	194,440,995	193,533,370

* Including with right-of-use assets

STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE 6 MONTHS PERIOD ENDED 30 JUNE 2020 AND 2019
(in million Rupiah, except earning per share)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Jun 2020	30 Jun 2019	30 Jun 2020	30 Jun 2019
1.	INCOME AND EXPENSES FROM OPERATIONS				
A.	Interest Income and Expenses				
a.	Interest income	5,912,581	5,893,213	10,416,714	10,234,118
b.	Foreign currencies	277,439	300,409	277,439	300,409
2.	Interest Expenses	2,242,872	2,386,868	2,789,697	2,981,153
a.	Foreign currencies	103,881	428,251	103,881	428,251
b.	Net interest income	3,869,948	3,806,754	7,478,165	7,165,564
B.	Operating Income and Expense other than Interest				
1.	Operating Income other than Interest	2,655,566	2,069,397	2,718,320	1,938,142
a.	Increase in fair value of financial assets		749		749
b.	Marketable securities	251,472	105,485	251,472	105,485
c.	Loans				
d.	Spot and derivative				
e.	Securities sold under repurchase agreements (repo)				
f.	Securities purchased under resale agreements (reverse repo)				
2.	Operating Expenses other than Interest	245	245	245	245
a.	Spot and derivative	116,162	26,188	116,162	26,188
b.	Increase in fair value of financial liabilities	113	88	113	88
c.	Losses from sale of financial assets				
d.	Marketable securities				
e.	Loans				
f.	Spot and derivative	119,933	53,398	119,933	53,398
g.	Impairment losses on financial assets	16	16	16	16
h.	Marketable securities	2,086,964	3,063,341	1,651,853	2,181,519
i.	Share financing	119,880	31,410	119,880	31,410
j.	Other financial assets	13,421	6,841	13,421	6,841
k.	Losses related to operational risk	888	8,707	1,474	9,677
l.	Losses from investment under equity method	134,335	149,671	171,123	162,537
m.	Commission/provision/fees and administrative	42,134	17,079	42,829	17,194
n.	Salaries and employee benefits	1,545,131	1,563,373	2,583,212	2,632,634
o.	Promotion expenses	25,981	25,981	25,981	25,981
p.	Other operating expenses	1,186,533	1,127,887	2,514,615	2,263,679
q.	Net Operating Expenses other than Interest	(2,722,134)	(1,778,081)	(6,014,139)	(4,846,969)
20.	OPERATING PROFIT	1,137,986	1,917,798	1,414,426	2,288,959
21.	NON OPERATING INCOME AND EXPENSES				
a.	Gain (loss) from sale of premises and equipment	2,031	1,349	1,993	1,812
b.	Gain (loss) on foreign currencies translation	26	(7,225)	(136)	(136)
c.	Income from continuing operations	(74,870)	(72,992)	(72,992)	(72,992)
d.	Income from discontinued operations	(2,918)	(2,918)	(2,918)	(2,918)
22.	NON OPERATING PROFIT (LOSS)	(75,611)	(74,778)	(75,611)	(74,778)
23.	CURRENT PERIOD PROFIT BEFORE INCOME TAX	1,062,375	1,843,020	1,338,815	2,214,181
24.	Income tax	204,231	323,300	484,971	674,399
25.	Deferred tax expense (income)	(8,746)	15,788	(8,746)	15,788
26.	PROFIT FROM CONTINUING OPERATIONS	849,398	1,515,508	849,398	1,515,508
27.	PROFIT FROM DISPOSAL GROUP CLASSIFIED AS HELD-FOR-SALE				
28.	NET PROFIT	849,398	1,515,508	849,398	1,515,508
29.	OTHER COMPREHENSIVE INCOME				
a.	Items that will be reclassified to profit or loss				
b.	Gain from fixed asset revaluation				
c.	Reversal of impairment losses on financial assets	(97,039)		(97,039)	(115,493)
d.	Other comprehensive income of associates				
e.	Others	13,965		13,965	28,873
f.	Income tax relating to items that will be reclassified to profit or loss	(33,039)	(46,174)	(46,807)	(32,569)
30.	Other comprehensive income Net Of Tax From Continuing Operations	111,830	12,866	113,516	71,102
31.	Disposal group classified as held-for-sale				
a.	Items that will be reclassified to profit or loss				
b.	Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income	49,955		49,955	68,111
c.	Other comprehensive income Net of Tax From Disposal Group Classified as Held-For-Sale	49,955		49,955	68,111
32.	TOTAL CURRENT PERIOD COMPREHENSIVE INCOME	969,588	1,874,599	1,005,990	1,917,529
33.	Profit during period attributable to:				
a.	EQUITY HOLDERS OF THE PARENT ENTITY	845,128	1,613,378	845,128	1,534,747
b.	Net income from continuing operations	199,322		199,322	277,951
34.	NON-CONTROLLING INTERESTS			47,346	75,251
35.	TOTAL CURRENT PERIOD COMPREHENSIVE INCOME	969,588	1,874,599	1,005,990	1,917,529
36.	DIVIDEND				
a.	BASIC EARNING PER SHARE				
b.	Net income from continuing operations	86.47	165.08	86.47	157.03
c.	Net income from disposal group classified as held-for-sale		20.39		28.44

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

FOR THE 6 MONTHS PERIOD ENDED 30 JUNE 2020 AND 2019
(in million Rupiah)

Attributable to equity holders of the parent entity	Share capital		Additional paid-up capital		Other paid-up capital		Changes in fair value of financial assets and liabilities		Retained earnings		Total before non-controlling interest		Non-controlling interest		Total Equity	
	30 Jun 2020	31 Dec 2019	30 Jun 2020	31 Dec 2019	30 Jun 2020	31 Dec 2019	30 Jun 2020	31 Dec 2019	30 Jun 2020	31 Dec 2019	30 Jun 2020	31 Dec 2019	30 Jun 2020	31 Dec 2019	30 Jun 2020	31 Dec 2019
Balance as at 1 January 2020	12,333,044	12,333,044	142,214	71,443	7,885,971	7,885,971	201,572	(140,991)	420,284	30,495,170	479,861	49,812,122	49,812,122	49,812,122	49,812,122	49,812,122
Impact on tax rate adjustment							6,338	(60,244)		(1,297,208)	(1,290,870)	(1,290,870)	(1,290,870)	(1,290,870)	(1,290,870)	(1,290,870)
Net income for the period							269,842	(140,997)	429,284	29,847,514	43,087,284	478,204	44,057,588	44,057,588	44,057,588	44,0