Consolidated Financial Statements

PT Bank Mandiri (Persero) Tbk. & Subsidiaries

BUMN UNTUK INDONESIA

mandiri

Statements of Financial Position

As of June 30, 2020 and December 31, 2019

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL 30 June 2020 (Review)	INDIVIDUAL 31 December 2019 (Audited)	CONSOLIDATED 30 June 2020 (Review)	CONSOLIDATED 31 December 2019 (Audited)
	ASSETS				
1.	Cash	17,492,813	25,356,393	20,309,816	28,094,267
2.	Placements with Bank Indonesia	143,564,789	53,981,144	158,700,879	67,339,481
3.	Placements with other banks	18,102,252	25,901,121	21,061,240	29,331,374
4.	Spot and derivative receivables	3,034,599	1,611,635	3,051,723	1,631,730
5.	Securities				
	a. Fair value through profit/loss	9,681,831	7,806,437	33,630,808	35,728,257
	b. Fair value through other comprehensive income	109,017,021	111,052,555	112,369,298	114,229,992
	c. Amortized cost	35,781,054	21,948,461	61,696,896	45,674,862
6.	Securities sold under repurchase agreements (Repo)	4,421,974	4,001,825	4,546,084	4,001,825
7.	Securities purchased under resale agreements (Reverse Repo)	9,009,495	248,143	10,811,591	1,955,363
8.	Acceptances receivables	9,338,111	10,055,712	9,464,838	10,279,839
9.	Loans				
	a. Fair value through profit/loss	-	-	-	-
	b. Fair value through other comprehensive income	-	-	-	-
	c. Amortized cost	754,846,865	792,351,117	851,510,185	885,835,237
10.	Consumer financing receivables	-	-	16,870,968	18,565,706
11.	Sharia financing	-	-	-	-
12.	Investments in shares	8,460,350	8,461,924	857,592	618,929
13.	Policy holder's investment in unit link contract	-	-	-	-
14.	Allowance for impairment on financial assets -/-				
	a. Securities	(41,713)	(17,147)	(67,810)	(50,200)
	b. Loans	(52,195,095)	(27,812,363)	(55,714,723)	(30,350,993)
	c. Others	(1,751,342)	(1,732,681)	(1,786,494)	(1,618,520)
15.	Intangible assets	6,404,627	6,133,484	7,430,680	7,114,887
	Accumulated amortisation for intangible assets -/-	(3,755,908)	(3,452,881)	(4,127,642)	(3,793,603)
16.	Premises and equipment *)	55,978,850	53,536,442	61,186,270	57,657,529
	Accumulated depreciation for premises and equipment -/-	(11,832,603)	(10,825,270)	(14,417,597)	(13,045,330)
17.	Non earning assets				
	a. Abandoned properties	86,953	86,971	87,186	87,204
	b. Repossessed assets - net	238,820	238,820	245,652	244,052
	c. Suspense account	1,341,422	688,954	1,341,422	688,954
	d. Inter-office assets				
	i. Operational activities conducted in Indonesia	(12,566,600)	(13,576,781)	(12,566,600)	(13,576,781)
	ii. Operational activities conducted outside Indonesia	12,685,713	13,759,446	12,685,713	13,759,446
18.	Allowance for impairment on non financial assets -/-	(349,880)	(311,991)	(352,126)	(312,223)
19.	Lease Financing	-	-	3,278,485	3,055,071
20.	Deferred tax assets	7,098,831	3,350,632	7,671,759	3,951,710
21.	Other assets	44,251,509	45,841,773	49,665,350	51,148,270
	TOTAL ASSETS	**1,168,344,738**	**1,128,683,875**	**1,359,441,443**	**1,318,246,335**

*) Including leased assets

NO	DESCRIPTION	INDIVIDUAL 30 June 2020 (Review)	INDIVIDUAL 31 December 2019 (Audited)	CONSOLIDATED 30 June 2020 (Review)	CONSOLIDATED 31 December 2019 (Audited)
	LIABILITIES AND EQUITY				
	LIABILITIES				
1.	Demand deposits **)	230,454,397	236,397,211	246,539,744	250,414,087
2.	Savings deposits **)	311,327,814	315,853,233	357,881,397	359,161,498
3.	Time deposits **)	311,631,203	262,855,097	372,135,256	323,548,963
4.	Investment fund - revenue sharing	-	-	-	-
5.	Fund from Bank Indonesia	-	-	-	-
6.	Fund from other banks **)	20,588,899	12,530,752	21,181,757	13,843,770
7.	Spot and derivative liabilities	1,802,547	1,029,369	1,881,791	1,199,358
8.	Securities sold under repurchase agreements (Repo)	3,677,713	3,699,819	3,762,156	3,782,055
9.	Acceptances liabilities	9,338,111	10,055,712	9,464,838	10,279,839
10.	Securities issued	32,150,393	24,737,662	39,537,356	32,679,024
11.	Fund borrowings	52,318,231	42,739,154	62,644,093	54,293,730
12.	Margin deposits received	687,472	873,159	687,472	873,159
13.	Inter office liabilities				
	a. Operational activities conducted in Indonesia	-	-	-	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Liability to unit link holders	-	-	20,464,184	24,037,658
16.	Other liabilities	25,969,422	23,451,362	39,942,463	35,098,669
17.	Investment fund - profit sharing	-	-	-	-
	TOTAL LIABILITIES	**999,946,202**	**934,222,530**	**1,176,122,507**	**1,109,211,810**
	EQUITY				
18.	Share capital				
	a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000
	b. Unpaid-in capital-/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
	c. Treasury stock -/-	(8,850)	-	(8,850)	-
19.	Additional Paid-in Capital				
	a. Agio	17,334,263	17,476,308	17,174,147	17,316,192
	b. Disagio -/-	-	-	-	-
	c. Donated capital	-	-	-	-
	d. Funds for paid-up capital	-	-	-	-
	e. Others	-	-	-	-
20.	Other comprehensive income				
	a. Adjustment arising from translation of financial statement	(298,142)	(167,543)	(92,759)	13,748
	b. Gain (Losses) from changes of financial assets on fair value through other comprehensive income	1,192,811	1,456,642	1,383,583	1,753,418
	c. Effective cash flow hedges	-	-	(42,499)	(49,683)
	d. Premises and equipment revaluation increment	29,910,569	29,910,569	30,306,255	30,306,255
	e. Other comprehensive income from entity associations	-	-	-	-
	f. Remeasurement from actuarial benefit program	1,551,105	776,331	1,571,460	774,898
	g. Income tax related to other comprehensive income	(350,316)	(281,452)	(421,815)	(362,637)
	h. Others	62,084	62,084	(22,064)	(22,064)
21.	Difference arising from quasi reorganisation	-	-	-	-
22.	Difference arising from restructuring value of transaction of entities under common control	-	-		
23.	Other equity	-	-	(106,001)	(106,001)
24.	Reserve				
	a. General reserve	2,333,333	2,333,333	2,333,333	2,333,333
	b. Appropriated reserve	-	-	-	-
25.	Retained Earning				
	a. Previous years *)	95,178,902	105,778,426	105,203,465	113,494,594
	b. Current year	9,826,110	25,449,980	10,292,839	27,482,133
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	**168,398,536**	**194,461,345**	**179,237,761**	**204,600,853**
26.	Non controlling interest			4,081,175	4,433,672
	TOTAL EQUITY	**168,398,536**	**194,461,345**	**183,318,936**	**209,034,525**
	TOTAL LIABILITIES AND EQUITY	**1,168,344,738**	**1,128,683,875**	**1,359,441,443**	**1,318,246,335**

*) Accumulated losses of Rp162,874,901 million had been eliminated against additional paid-in capital/agio through quasi-reorganisation on April 30, 2003.
**) Consolidated balance includes temporary syirkah funds from a Subsidiary.
***) Including Securities owned by Subsidiary which classified "At Cost", accordance with SFAS 110 "Accounting for Sukuk", which has effective since January 1, 2012.

Calculation of Financial Ratios

As of June 30, 2020 and 2019

(In %)

NO	RATIOS	30 June 2020 (Review)	30 June 2019
	PERFORMANCE RATIOS		
1.	Capital Adequacy Ratio (CAR)	19.20%	21.01%
2.	Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	2.03%	1.81%
3.	Non Performing earning assets to total earning assets	2.51%	2.26%
4.	Allowance for impairment on financial assets to	4.96%	3.19%
5.	Gross NPL	3.42%	2.64%
6.	Net NPL	0.82%	0.72%
7.	Return on Asset (ROA)	2.23%	3.08%
8.	Return on Equity (ROE)	13.27%	15.70%
9.	Net Interest Margin (NIM)	4.76%	5.49%
10.	Operating Expenses to Operating Income	74.18%	66.58%
11.	Loan to Deposit Ratio (LDR)	87.65%	97.94%
12.	Net Stable Funding Ratio (NSFR)		
	a. NSFR Individual	120.94%	116.66%
	b. NSFR Consolidation	120.98%	116.24%
13.	Liquidity Coverage Ratio (LCR)		
	a. LCR Individual	186.74%	187.41%
	b. LCR Consolidation	185.98%	179.15%
14.	Leverage Ratio (LR)		
	a. LR Individual	11.91%	
	b. LR Consolidation	11.68%	

NO	RATIOS	30 June 2020 (Review)	30 June 2019
	COMPLIANCE		
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
	b. Percentage of excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
2.	Reserve requirement		
	a. Primary reserve requirement Rupiah	3.84%	6.55%
	b. Reserve requirement Foreign currencies	4.16%	8.10%
3.	Net Open Position		
	- Overall	0.56%	3.97%

Allowances for Impairment

As of June 30, 2020 and 2019

(In Millions of Rupiah)

NO	DESCRIPTION	30 June 2020 (Review) Allowance for Impairment Stage 2 and Stage 3	30 June 2020 (Review) Allowance for Impairment Stage 1	30 June 2020 (Review) Calculate Allowance for Possible Losses on Earning Assets General	30 June 2020 (Review) Calculate Allowance for Possible Losses on Earning Assets Specific	30 June 2019 Allowance for Impairment Individual	30 June 2019 Allowance for Impairment Collective	30 June 2019 Calculate Allowance for Possible Losses on Earning Assets General	30 June 2019 Calculate Allowance for Possible Losses on Earning Assets Specific
1	Placements with other banks	52,367	5,038	180,499	52,367	52,673	-	379,013	52,673
2	Spot and derivative receivables	-	-	29,970	-	-	-	15,700	-
3	Securities	8,073	33,640	247,861	-	18,772	20,143	243,976	-
4	Securities sold with agreement to repurchase (Repo)	-	-	736	-	-	-	18,350	-
5	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-
6	Acceptances receivables	208,952	35,780	98,400	-	110,972	35,309	74,665	2,711
7	Loans	41,662,531	10,532,564	6,812,629	20,264,959	21,454,795	7,531,217	6,712,873	17,034,216
8	Investments in shares	25,626	30	30	87,035	153,214	-	30	638,420
9	Temporary invesment	2,363	-	-	5,209	2,623	-	380	74
10	Other receivable	1,358,512	62,675	239,074	1,138,489	1,426,615	75,777	242,834	1,135,868
11	Commitments and contingencies	1,840,667	952,734	1,534,622	305,711	114,122	26,877	1,060,141	50,468

Statements of Profit and Loss and Other Comprehensive Income

For the six month period ended June 30, 2020 and 2019

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL 30 June 2020 (Review)	INDIVIDUAL 30 June 2019	CONSOLIDATED 30 June 2020 (Review)	CONSOLIDATED 30 June 2019
A	**OPERATING INCOME AND EXPENSES**				
	Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income and Claim Expenses				
1.	**Interest and Sharia Income**	**37,346,968**	**37,101,080**	**45,199,124**	**44,487,208**
	a. Rupiah	33,325,038	32,988,189	41,064,843	40,232,834
	b. Foreign currencies	4,021,930	4,112,891	4,134,281	4,254,374
2.	**Interest and Sharia Expenses**	**13,346,110**	**12,658,033**	**16,263,651**	**15,642,280**
	a. Rupiah	11,496,651	10,860,356	14,401,377	13,822,265
	b. Foreign currencies	1,849,459	1,797,677	1,862,274	1,820,015
	Net Interest Income and Sharia Income (Expenses)	**24,000,858**	**24,443,047**	**28,935,473**	**28,844,928**
3.	**Premium Income**	-	-	**5,615,508**	**5,278,560**
4.	**Claim Expense**	-	-	**4,773,216**	**4,375,505**
	Net Premium Income (Claim Expenses)	-	-	**842,292**	**903,055**
	Net Interest and Sharia Income (Expenses), and Net Premium Income (Claim Expenses)	**24,000,858**	**24,443,047**	**29,777,765**	**29,747,983**
B	**OTHER OPERATING INCOME AND EXPENSES**				
1	OTHER OPERATING INCOME	11,781,537	10,889,894	13,640,451	12,800,646
	a. Increase in fair value of financial assets				
	i. Securities	36,744	53,409	90,205	310,190
	ii. Loans	-	-	-	-
	iii. Spot and derivative	1,582,851	1,488,632	1,577,054	1,488,632
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial liabilities	-	-	-	-
	c. Gain from sale of financial assets	-	-	-	-
	i. Securities	1,071,893	494,220	1,085,020	517,357
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	800,014	-	843,300	-
	e. Dividend	718,115	422,324	-	-
	f. Gain from investment in shares with equity method	-	-	-	-
	g. Comissions/provisions/fees and administrative	5,637,864	5,548,229	6,724,879	6,354,881
	h. Recovery on allowance for impairment	-	232,119	-	213,283
	i. Other income	1,934,056	2,650,961	3,319,993	3,916,303
2.	OTHER OPERATING EXPENSES	23,097,062	19,294,552	29,521,352	24,876,715
	a. Decrease in fair value of financial assets				
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Spot and derivative	-	-	-	-
	iv. Other financial assets	-	-	-	-
	b. Increase in fair value of financial liabilities	-	-	-	-
	c. Losses from sale of financial assets	-	-	-	-
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Losses from spot and derivative transaction (realised)	-	70,626	-	21,307
	e Impairment for financial assets	-	-	-	
	i. Securities	8,782	-	118	-
	ii. Loans	7,923,749	5,105,717	9,650,623	5,998,530
	iii. Sharia financing	-	-	-	-
	iv. Other financial assets	390,389	-	547,106	33,774
	f. Losses related to operational risk	34,596	(5,703)	34,596	(5,703)
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Comissions/provisions/fees and administrative	370,959	310,269	370,959	310,269
	i. Impairment on non financial assets	36,775	28,819	57,758	398,229
	j. Salaries and employee benefits	6,545,734	6,048,606	8,503,372	7,988,467
	k. Promotion expenses	237,584	337,915	304,654	427,604
	l. Other expenses	7,548,494	7,398,303	10,052,166	9,704,238
	Other Operating Income (Expenses)	**(11,315,525)**	**(8,404,658)**	**(15,880,901)**	**(12,076,069)**
	PROFIT (LOSS) FROM OPERATIONS	**12,685,333**	**16,038,389**	**13,896,864**	**17,671,914**
C	**NON OPERATING INCOME AND EXPENSES**				
1.	Gain (Losses) from sale of premises and equipment	415	116	5,773	11,841
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	3,675	18	(34,324)	(58,756)
	PROFIT FROM NON OPERATING	**4,090**	**134**	**(28,551)**	**(46,915)**
	PROFIT CURRENT PERIOD BEFORE TAX	**12,689,423**	**16,038,523**	**13,868,313**	**17,624,999**
	Income tax expenses				
	a. Estimated current tax	(1,790,320)	(2,460,389)	(2,213,562)	(2,914,987)
	b. Deffered tax income (expenses)	(1,072,993)	(713,044)	(1,102,273)	(721,610)
	PROFIT (LOSS) CURRENT PERIOD	**9,826,110**	**12,865,090**	**10,552,478**	**13,988,402**
	OTHER COMPREHENSIVE INCOME				
1.	**Unreclassified to profit (loss)**				
	a. Premises and equipment revaluation increment	-	-	-	-
	b. Remeasurement from actuarial benefit program	774,774	-	804,388	(5,756)
	c. Other comprehensive income from entity associations	-	-	-	-
	d. Others	-	85,052	-	85,052
	e. Income tax related to other comprehensive income	(139,444)	-	(145,959)	1,440
2.	**Reclassified to profit (loss)**				
	a. Adjustment arising from translation of financial statement	(130,599)	(50,955)	(106,506)	(65,877)
	b. Gain (Losses) from changes of financial assets on available for sale	(263,831)	2,724,492	(367,982)	2,881,829
	c. Effective cash flow hedges	-	-	11,628	(13,999)
	d. Others	-	-	-	-
	e. Income tax related to other comprehensive income	70,580	(508,249)	86,779	(550,872)
	Other comprehensive income current period after income tax - net	**311,480**	**2,250,340**	**282,348**	**2,331,817**
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	**10,137,590**	**15,115,430**	**10,834,826**	**16,320,219**
	Profit (loss) current period atributtable to:				
	PARENT COMPANY	9,826,110	12,865,090	10,292,839	13,530,617
	NON CONTROLLING INTEREST			259,639	457,785
	TOTAL PROFIT (LOSS) CURRENT PERIOD	**9,826,110**	**12,865,090**	**10,552,478**	**13,988,402**
	Total other comprehensive income current period atributtable to :				
	PARENT COMPANY	311,480	2,250,340	268,226	2,297,298
	NON CONTROLLING INTEREST			14,122	34,519
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	**311,480**	**2,250,340**	**282,348**	**2,331,817**
	Total comprehensive profit (loss) current period atributtable to:				
	PARENT COMPANY	10,137,590	15,115,430	10,561,065	15,827,915
	NON CONTROLLING INTEREST			273,761	492,304
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	**10,137,590**	**15,115,430**	**10,834,826**	**16,320,219**
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE			**220.63**	**289.95**

Statements of Commitments and Contigencies

As of June 30, 2020 and December 31, 2019

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL 30 June 2020 (Review)	INDIVIDUAL 31 December 2019 (Audited)	CONSOLIDATED 30 June 2020 (Review)	CONSOLIDATED 31 December 2019 (Audited)
I	**COMMITMENT RECEIVABLES**				
1.	Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
2.	Outstanding purchase position on spot and derivative	141,994,743	131,845,995	144,160,615	135,077,561
3.	Others	-	-	-	-
II	**COMMITMENT PAYABLES**				
1.	Unused loan facilities granted to customer				
	a. BUMN				
	i. Committed				
	- Rupiah	5,083,076	2,693,240	5,083,076	2,693,240
	- Foreign currencies	854,112	890,794	854,112	890,794
	ii. Uncommitted				
	- Rupiah	22,608,267	26,071,268	22,608,267	26,071,268
	- Foreign currencies	2,820,606	6,118,941	2,820,606	6,118,941
	b. Others				
	i. Committed	35,293,654	33,400,256	35,103,654	33,315,256
	ii. Uncommitted	106,584,732	112,157,390	106,122,284	111,397,580
2.	Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	100	-	100
	ii. Foreign currencies	2,052,024	2,261,412	2,052,024	2,261,412
	b. Uncommitted				
	i. Rupiah	2,021,423	2,012,842	2,021,423	2,012,842
	ii. Foreign currencies	-	-	-	-
3.	Outstanding irrevocable letters of credit				
	a. Foreign L/C	10,980,850	13,934,752	11,036,720	13,945,567
	b. Local L/C	3,363,827	3,599,594	3,369,568	3,619,786
4.	Outstanding sales position on spot and derivative	142,759,547	133,102,796	144,938,696	136,334,362
5.	Others	-	-	-	-
III	**CONTINGENT RECEIVABLES**				
1.	Guarantees received				
	a. Rupiah	2,063,786	1,624,130	2,063,786	1,624,130
	b. Foreign currencies	26,592,759	19,872,872	26,794,824	20,069,656
2.	Unrecognized interest income				
	a. Interest loan	9,729,883	7,758,860	9,862,266	7,844,899
	b. Others interest	53,911	52,277	53,911	52,277
3.	Others	32,729	32,729	32,729	32,729
IV	**CONTINGENT PAYABLES**				
1.	Guarantees issued				
	a. Rupiah	50,378,759	57,494,241	51,489,994	58,622,853
	b. Foreign currencies	49,338,998	51,172,661	49,845,772	51,638,631
2.	Others	1,392,116	1,206,502	1,392,116	1,206,502

Statements of Assets' Quality and Other Information

As of June 30, 2020 and 2019

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL 30 June 2020 (Review) Current	Special Mention	Sub Standard	Doubtful	Loss	Total	INDIVIDUAL 30 June 2019 Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I	**RELATED PARTIES**												
1	Placements with other banks												
	a. Rupiah	22	-	-	-	-	**22**	800,022	-	-	-	-	**800,022**
	b. Foreign currencies	928,760	-	-	-	-	**928,760**	897,345	-	-	-	-	**897,345**
2	Spot and derivative receivables												
	a. Rupiah	-	-	-	-	-	-	81	-	-	-	-	**81**
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3	Securities												
	a. Rupiah	-	-	-	-	-	-	171,249	-	-	-	-	**171,249**
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6	Acceptances receivables	-	-	-	-	-	-	794,165	-	-	-	-	**794,165**
7	Loans												
	a. Micro, small and medium loans (UMKM)	**4,792**	-	-	-	-	**4,792**	**19,499**	-	-	-	-	**19,499**
	i. Rupiah	4,792	-	-	-	-	**4,792**	19,499	-	-	-	-	**19,499**
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM	**12,066,761**	**11,289**	-	-	-	**12,078,050**	**20,650,277**	**3,125**	-	-	-	**20,653,402**
	i. Rupiah	2,282,816	11,289	-	-	-	**2,294,105**	13,257,911	3,125	-	-	-	**13,261,036**
	ii. Foreign currencies	9,783,945	-	-	-	-	**9,783,945**	7,392,366	-	-	-	-	**7,392,366**
	c. Restructured loans)**	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	d. Property loans	**23,084**	**1,847**	-	-	-	**24,931**	**25,662**	-	-	-	-	**25,662**
8	Investments in shares	7,915,609	-	483,227	25,191	-	**8,424,027**	6,527,710	-	414,227	1,096,900	25,191	**8,064,028**
9	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10	Other receivable	-	-	-	-	-	-	1,562,328	-	-	-	-	**1,562,328**
11	Commitments and contingencies												
	a. Rupiah	1,663,319	734	-	-	-	**1,664,053**	2,442,898	153	-	-	-	**2,443,051**
	b. Foreign currencies	15,883,600	-	-	-	-	**15,883,600**	12,862,508	-	-	-	-	**12,862,508**
12	Repossessed assets	-	-	-	-	-	-	-	-	-	-	-	-
II	**THIRD PARTIES**												
1	Placements with other banks												
	a. Rupiah	48,913,564	-	-	-	-	**48,913,564**	320,961	-	-	-	-	**320,961**
	b. Foreign currencies	70,629,377	-	-	-	52,367	**70,681,744**	48,663,356	-	-	-	52,673	**48,716,029**
2	Spot and derivative receivables												
	a. Rupiah	2,852,948	-	-	-	-	**2,852,948**	1,539,795	-	-	-	-	**1,539,795**
	b. Foreign currencies	181,651	-	-	-	-	**181,651**	33,432	-	-	-	-	**33,432**
3	Securities												
	a. Rupiah	119,047,919	-	-	-	-	**119,047,919**	87,956,887	-	-	-	-	**87,956,887**
	b. Foreign currencies	35,431,987	-	-	-	-	**35,431,987**	38,661,422	-	-	-	-	**38,661,422**
4	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	771,566	-	-	-	-	**771,566**	16,556,213	-	-	-	-	**16,556,213**
	b. Foreign currencies	3,650,408	-	-	-	-	**3,650,408**	5,241,779	-	-	-	-	**5,241,779**
5	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	9,009,495	-	-	-	-	**9,009,495**	228,516	-	-	-	-	**228,516**
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6	Acceptances receivables	9,212,632	125,479	-	-	-	**9,338,111**	6,672,373	54,222	-	-	-	**6,726,595**
7	Loans												
	a. Micro, small and medium loans (UMKM)	**76,879,726**	**3,804,803**	**169,476**	**331,114**	**709,980**	**81,895,099**	**79,528,113**	**5,679,779**	**449,751**	**708,761**	**665,911**	**87,032,315**
	i. Rupiah	76,758,272	3,190,546	169,476	331,114	674,379	**81,123,787**	79,020,944	5,077,877	449,751	708,761	659,823	**85,917,156**
	ii. Foreign currencies	121,454	614,257	-	-	35,601	**771,312**	507,169	601,902	-	-	6,088	**1,115,159**
	b. Non UMKM	**592,311,621**	**44,158,975**	**4,863,287**	**6,598,676**	**12,936,365**	**660,868,924**	**571,089,398**	**29,136,566**	**2,757,591**	**1,624,995**	**12,979,352**	**617,587,902**
	i. Rupiah	485,780,397	36,176,674	4,863,287	3,258,185	11,859,337	**541,937,880**	456,977,975	25,783,073	2,674,715	1,123,862	12,468,525	**499,028,150**
	ii. Foreign currencies	106,531,224	7,982,301	-	3,340,491	1,077,028	**118,931,044**	114,111,423	3,353,493	82,876	501,133	510,827	**118,559,752**
	c. Restructured loans)**	**80,001,085**	**31,278,156**	**3,301,743**	**1,526,642**	**8,428,935**	**124,536,561**	**19,493,079**	**21,834,381**	**2,331,306**	**1,143,427**	**8,725,054**	**53,527,247**
	i. Rupiah	71,656,338	22,825,957	3,301,743	1,480,018	7,859,924	**107,123,980**	13,765,738	18,232,143	2,248,430	643,847	8,267,651	**43,157,809**
	ii. Foreign currencies	8,344,747	8,452,199	-	46,624	569,011	**17,412,581**	5,727,341	3,602,238	82,876	499,580	457,403	**10,369,438**
	d. Property loans	**57,032,306**	**3,921,583**	**142,275**	**230,111**	**1,078,620**	**62,404,895**	**54,856,262**	**3,697,022**	**272,375**	**212,987**	**955,277**	**59,993,923**
8	Investments in shares	-	-	34,305	-	2,018	**36,323**	-	-	-	-	1,955	**1,955**
9	Temporary investment	-	-	-	-	-	-	38,033	-	-	-	74	**38,107**
10	Other receivable	22,773,301	226,811	-	-	1,138,489	**24,138,601**	22,721,108	169,222	-	-	1,127,406	**24,017,736**
11	Commitments and contingencies												
	a. Rupiah	187,215,625	3,970,992	9,741	309,443	25,526	**191,531,327**	173,461,044	1,287,626	20,433	23,732	6,513	**174,799,348**
	b. Foreign currencies	80,876,314	1,425,034	-	-	-	**82,301,348**	75,119,722	392,794	-	1,272	-	**75,513,788**
12	Repossessed assets *)	-	-	238,820	-	-	**238,820**	-	-	238,820	-	-	**238,820**
III	**OTHER INFORMATIONS**												
1	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To others						-						-
2	Total allowance for impairment on financial assets to earning assets						**56,781,550**						**30,882,110**
3	Total required allowance for possible losses on earning assets						**30,492,991**						**26,551,783**
4	Percentage of UMKM loans to total loans						**10.85%**						**12.00%**
5	Percentage of UMK loans to total loans						**5.87%**						**6.81%**
6	Percentage of UMKM debtors to total debtors						**37.56%**						**49.12%**
7	Percentage of UMK debtors to total debtors						**35.98%**						**47.29%**
8	Others												
	a. Chanelling of loans						**222,657**						**272,308**
	b. Mudharabah Muqayyadah financing						-						-
	c. Write off on earning assets						**6,146,764**						**5,243,403**
	d. Recovery of write off on earning assets						**1,525,320**						**1,918,552**
	e. Write off on earning assets with elimination of right to collect						-						-

*) Repossessed assets are presented net after the impairment of assets.
**) Included from restructured loan that came from affected debtors by Covid-19

Statements of Spot and Derivative Transactions

As of June 30, 2020

(In Millions of Rupiah)

NO	TRANSACTION	Notional Amount	INDIVIDUAL Type Trading	Type Hedging	Derivative Receivables & Payables Receivables	Derivative Receivables & Payables Payables
A.