

No.	ITEMS	June 30, 2018	Dec 31, 2017	No.	ITEMS	June 30, 2018	Dec 31, 2017
<b>ASSETS</b>							
1.	Cash	38,724	43,492	1.	LIABILITIES & EQUITIES		
2.	Placement at Bank Indonesia	1,068,285	1,161,911	2.	Demand deposits	3,073,601	2,953,900
3.	Placement at other banks	4,026,293	388,015	3.	Savings deposits	633,165	638,798
4.	Spot and derivative receivables	164,977	40,481	4.	Time deposits	5,757,619	5,117,743
5.	Securities held	2,167,709	1,877,384	5.	Investment fund for revenue sharing	-	-
a.	Measured at fair value through profit/loss	225,308	260,915	6.	Other current liabilities	1,296,633	928,171
b.	Measured at fair value through other comprehensive income	1,158,576	1,048,680	7.	Deposits from other banks	179,012	21,089
c.	Measured at amortized cost	783,825	551,789	8.	Derivatives payables	294,531	195,152
6.	Securities sold under repurchase agreement (repo)	308,734	151,880	9.	Acceptance payables	383,860	572,505
7.	Securities purchased under resale agreement (reverse repo)	-	-	10.	Securities issued	601,527	352,324
8.	Acceptance receivables	383,860	572,505	11.	Security deposits	41,404	63,924
9.	Loans	10,528,699	9,478,232	12.	Interbranch liabilities accounts	-	-
a.	Measured at fair value through profit/loss	-	-	13.	Operating in Indonesia	-	-
b.	Measured at fair value through other comprehensive income	-	-	14.	Operating outside Indonesia	-	-
c.	Measured at amortized cost	10,528,699	9,478,232	15.	Deferred tax liabilities	-	-
10.	Sharia financing	-	-	16.	Investment funds for profit sharing	171,697	134,815
11.	Equity investment	-	-	17.	Other liabilities	-	-
12.	Allowance for impairment losses on financial assets -/-	302,676	247,207	18.	Other liabilities	-	-
a.	Securities held	-	30	19.	Other liabilities	-	-
b.	Loans	300,099	244,992	20.	Other liabilities	-	-
c.	Others	2,571	2,185	21.	Other liabilities	-	-
13.	Intangible assets	135,611	129,515	22.	Other liabilities	-	-
14.	Accumulated amortization of intangible assets -/-	77,191	68,874	23.	Other liabilities	-	-
15.	Fixed assets	123,932	122,594	24.	Other liabilities	-	-
16.	Accumulated depreciation of fixed assets -/-	104,240	101,523	25.	Other liabilities	-	-
17.	Non productive assets	8,908	131				
a.	Abandoned property	-	-				
b.	Foreclosed assets	-	-				
c.	Suspense accounts	8,908	131				
d.	Interbranch asset accounts	-	-				
i.	Operating in Indonesia	-	-				
ii.	Operating outside Indonesia	-	-				
18.	Allowance for loss impairment on other assets -/-	-	-				
19.	Leasing	-	-				
20.	Deferred tax assets	38,976	11,295				
21.	Other assets	244,297	86,983				
<b>TOTAL ASSETS</b>		<b>15,144,898</b>	<b>13,646,884</b>	<b>TOTAL LIABILITIES AND EQUITY</b>		<b>15,144,898</b>	<b>13,646,884</b>

No.	ITEMS	June 30, 2018	Dec 31, 2017
<b>I. COMMITMENT CLAIMS/RECEIVABLES</b>			
1.	Unused Borrowings	429,212	404,709
a.	Rupiah	429,212	404,709
b.	Foreign currencies	-	-
2.	Outstanding purchase of spot dan derivative	10,137,734	11,688,281
3.	Others	30,249	38,350
<b>II. COMMITMENT PAYABLES</b>			
1.	Undisbursed Credit Line	3,783,934	4,574,913
a.	BUMN	-	-
i.	Committed	-	-
ii.	Foreign currencies	-	-
iii.	Uncommitted	-	-
b.	Others	-	-
i.	Committed	-	-
ii.	Foreign currencies	-	-
2.	Undisbursed Credit Line to other banks	3,783,934	4,574,913
a.	Committed	513,635	671,591
b.	Others	3,270,299	3,903,322
3.	Outstanding irrevocable trade L/C's	293,098	212,306
a.	Foreign L/C	189,858	152,858
b.	Domestic L/C	103,462	59,450
4.	Outstanding Selling of spot dan derivative	10,129,084	11,663,301
5.	Others	-	-
<b>III. CONTINGENCIES CLAIMS</b>			
1.	Guarantees Received	5,732	5,427
a.	Rupiah	5,732	5,427
b.	Foreign currencies	-	-
2.	Interest income in settlement process	17,859	10,082
a.	Interest income on loan	17,859	10,082
b.	Other interest income	-	-
<b>IV. CONTINGENCIES PAYABLES</b>			
1.	Guarantees issued	220,011	229,214
a.	Rupiah	106,087	132,618
b.	Foreign currencies	113,924	96,596
2.	Others	-	-

No.	ITEMS	June 30, 2018	June 30, 2017
<b>OPERATING REVENUES AND EXPENSES</b>			
<b>A. Interest Revenue and Expense</b>			
1.	Interest revenue	476,055	429,148
a.	Rupiah	397,089	363,411
b.	Foreign Currencies	78,966	65,737
2.	Interest expense	210,507	148,724
a.	Rupiah	195,438	137,480
b.	Foreign Currencies	15,069	9,244
	Net Interest Income (Expense)	265,548	280,424
<b>B. Operating Revenues and Expenses other than Interest</b>			
1.	Operating Revenues other than Interest	499,233	736,820
a.	Increase in mark to market financial assets	126,852	112,115
i.	Securities	251	2,032
ii.	Loans	-	-
iii.	Spot and derivatives	126,601	110,083
iv.	Other financial assets	-	-
b.	Decline in mark to market Financial Liabilities	12,330	19,399
c.	Gain on sales of Financial Assets	12,330	19,399
i.	Securities	-	-
ii.	Other financial assets	-	-
d.	Spot transaction and derivative gains (realised)	320,115	557,803
e.	Dividend	-	-
f.	Gain from the inclusion of the equity method	-	-
g.	Commissions / provisions / fees and administration	28,973	28,960
h.	Recovery of impairment loss reserves	2,110	1,079
i.	Other revenues	8,853	17,464
2.	Operating Expenses other than Interest	720,837	976,173
a.	Decline in mark to market financial assets	175,673	125,530
i.	Securities	15,659	245
ii.	Loans	-	-
iii.	Spot and derivatives	160,014	12,885
iv.	Other financial assets	-	-
b.	Increase in mark to market Financial Liabilities	13,788	2,489
c.	Loss on sales of Financial Assets	49,521	2,639
i.	Securities	49,521	2,639
ii.	Loans	-	-
iii.	Other financial assets	-	-
d.	Realized loss on spot and derivatives	294,662	642,999
e.	Impairment loss on financial assets	34,003	168,292
i.	Loans	33,265	168,273
ii.	Sharia Financing	-	-
iii.	Others Financial Asset	738	8
f.	Actual Loss on operational risk	2,500	8
g.	Losses from investments in equity method	-	-
h.	Commission/provision/fee dan administration	4,812	2,877
i.	Impairment loss of other assets (non financial)	-	-
j.	Personnel expenses	91,677	86,609
k.	Provision expenses	2,452	2,489
l.	Others expenses	61,807	57,730
m.	Operating Revenues and Expenses other than Interest - Net	(221,604)	(239,343)
<b>OPERATING INCOME (LOSS) AFTER TAX - NET</b>			
		<b>43,944</b>	<b>43,071</b>
<b>NON OPERATING REVENUES AND EXPENSES</b>			
1.	Gain (loss) on sales of Fixed Assets	30	58
2.	Gain (loss) on foreign currencies translation	62	4,312
3.	Other non operating revenue (expense)	(191)	(218)
	NON OPERATING INCOME (EXPENSE)	<b>21,477</b>	<b>5,215</b>
	CURRENT PROFIT (LOSS) BEFORE TAX - NET	<b>64,421</b>	<b>48,286</b>
1.	Income tax expense	(18,665)	(14,300)
a.	Current income tax provision	(32,433)	(24,899)
b.	Deferred tax income/expense	13,768	(10,599)
	CURRENT PROFIT (LOSS) AFTER TAX - NET	<b>45,756</b>	<b>33,986</b>
<b>OTHERS COMPREHENSIVE INCOME</b>			
1.	Accounts will not be reclassified to profit or loss	-	-
a.	Gains from fixed asset revaluation	1,288	(3,485)
b.	Gain from revaluation of benefit program	-	-
c.	Part of other comprehensive income of associates	-	-
d.	Others	-	-
2.	Accounts will be reclassified to profit or loss	-	-
a.	Adjustments due to translation of financial statements	-	-
b.	Gains (losses) from changes in the value of financial assets measured at fair value through other comprehensive income	(24,187)	5,393
c.	Reversal of portion of cash flow hedges	(5,563)	-
d.	Others	-	-
e.	Income tax related items that will be reclassified to profit or loss	7,350	(156)
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET	(15,551)	1,752
	TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	<b>31,225</b>	<b>35,738</b>
<b>Current Year Profit or loss - net attributable to:</b>			
	Owner	46,776	33,984
	Minority interest	46,776	33,984
	Total Current Year Comprehensive Profit (Loss) attributable to:	<b>31,225</b>	<b>35,738</b>
	Minority interest	-	-
	CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL	<b>31,225</b>	<b>35,738</b>
<b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>			
		-	-
	EARNINGS PER SHARE	-	-

No.	ITEMS	Jun 30, 2018					Jun 30, 2017					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss
<b>I. RELATED PARTIES</b>												
1.	Placement at other banks	23,684	-	-	-	23,684	15,468	-	-	-	15,468	-
a.	Rupiah	23,684	-	-	-	23,684	15,468	-	-	-	15,468	-
b.	Foreign currencies	-	-	-	-	-	100	-	-	-	100	-
2.	Spot and derivative receivables	164,977	-	-	-	164,977	100	-	-	100	-	-
a.	Rupiah	164,977	-	-	-	164,977	100	-	-	100	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
3.	Securities held	2,167,709	-	-	-	2,167,709	1,217,759	-	-	1,217,759	-	-
a.	Rupiah	2,165,973	-	-	-	2,165,973	1,215,431	-	-	1,215,431	-	-
b.	Foreign currencies	1,736	-	-	-	1,736	2,328	-	-	2,328	-	-
4.	Securities sold under repurchase agreement (repo)	308,734	-	-	-	308,734	308,734	-	-	308,734	-	-
a.	Rupiah	308,734	-	-	-	308,734	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
5.	Acceptance receivables	383,860	-	-	-	383,860	495,236	-	-	495,236	-	-
6.	Loans	10,594	-	-	-	10,594	9,534	-	-	9,534	-	-
a.	Small Medium Enterprise (SME) Debtors	10,594	-	-	-	10,594	9,534	-	-	9,534	-	-
i.	Rupiah	10,594	-	-	-	10,594	9,534	-	-	9,534	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
b.	Non SME Debtors	10,594	-	-	-	10,594	9,534	-	-	9,534	-	-
i.	Rupiah	10,594	-	-	-	10,594	9,534	-	-	9,534	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
7.	Equity investment	10,197	-	-	-	10,197	9,015	-	-	9,015	-	-
a.	Properties Loans	10,197	-	-	-	10,197	9,015	-	-	9,015	-	-
b.	Others	-	-	-	-	-	-	-	-	-	-	-
8.	Contingency and Commitments	14,426,127	-	-	-	14,426,127	19,					