

**STATEMENTS OF FINANCIAL POSITION**

Bank : OCBC NISP

Date : 31 January 2020

(in million Rupiah)

No.	Description	31 January 2020
<b>ASSETS</b>		
1.	Cash	872,758
2.	Placement with Bank Indonesia	11,798,931
3.	Placement with other banks	4,793,782
4.	Derivative receivables	762,345
5.	Marketable securities	
	a. Measured at fair value through profit or loss	2,426,034
	b. Available for Sale	22,518,873
	c. Held to Maturity	-
	d. Loans and receivables	952,835
6.	Securities sold with repurchase agreement	3,041,700
7.	Securities purchased under resale agreement	7,897,246
8.	Acceptance receivable	3,841,647
9.	Loans	
	a. Measured at fair value through profit or loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	113,892,720
10.	Sharia financing	3,665,129
11.	Investments	101,986
12.	Allowance for impairment losses of financial assets -/-	
	a. Marketable Securities	(15,657)
	b. Loans	(4,530,502)
	c. Others	(53,980)
13.	Intangible Assets	-
	Accumulated depreciation of intangible assets -/-	-
14.	Fixed assets and inventory	3,645,998
	Accumulated depreciation of fixed assets and inventory -/-	(866,374)
15.	Non productive assets	
	a. Abandoned properties	-
	b. Foreclosed assets	1,077,654
	c. Suspend account	14,626
	d. Inter-office assets	
	i. Conduct Operational Activity in Indonesia	-
	ii. Conduct Operational Activity outside Indonesia	-
16.	Allowance for impairment losses of other assets -/-	(261)
17.	Lease financing	-
18.	Deferred tax assets	661,118
19.	Other assets	4,081,083
	<b>TOTAL ASSETS</b>	<b>180,579,691</b>

(in million Rupiah)

No.	Description	31 January 2020
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
1.	Current accounts	25,140,960
2.	Savings accounts	24,502,917
3.	Time deposits	79,496,240
4.	Revenue sharing investment fund	3,332,446
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	4,571,692
7.	Spot and derivative liabilities	435,487
8.	Securities sold with repurchase agreement	2,863,155
9.	Acceptance payables	3,841,647
10.	Marketable securities issued	1,940,726
11.	Borrowings	2,119,490
12.	Security deposits	149,586
13.	Inter-office liabilities	
	a. Conduct operational activity in Indonesia	-
	b. Conduct operational activity outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	4,419,762
16.	Profit sharing fund investment	-
	<b>TOTAL LIABILITIES</b>	<b>152,814,108</b>
<b>Equity</b>		
17.	Paid in capital	
	a. Authorised capital	6,250,000
	b. Unpaid up capital -/-	(3,381,838)
	c. Treasury stock -/-	-
18.	Additional paid-in capital	
	a. Share premium	5,395,280
	b. Share discount -/-	-
	c. Donation Capital	-
	d. Capital deposits funds	-
	e. Others	-
19.	Other comprehensive Income (losses)	
	a. Adjustment due to financial statement translation	-
	b. Gain (losses) from changes in value of financial assets in the group of available for sale	246,714
	c. Cash flow hedging	-
	d. Revaluation surplus of fixed assets	1,474,128
	e. Part of other comprehensive income from association entity	-
	f. Gain (loss) of defined benefit actuarial program	47,037
	g. Income tax related to other comprehensive income	(73,438)
	h. Other	-
20.	Difference due to quasi reorganization	-
21.	Difference between entities under common control	-
22.	Other equity	-
23.	Reserves	
	a. General reserves	2,250
	b. Specific reserves	-
24.	Profit/loss	
	a. Previous years	17,502,215
	b. Current year	303,235
	<b>TOTAL EQUITY</b>	<b>27,765,583</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>180,579,691</b>

## STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

Bank : OCBC NISP

For The One Month Period Ended 31 January 2020

(in million Rupiah)

No.	Description	31 January 2020
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest income and expenses</b>		
<b>1.</b>	<b>Interest income</b>	
	a. Rupiah	996,041
	b. Foreign currencies	114,538
<b>2.</b>	<b>Interest expenses</b>	
	a. Rupiah	517,030
	b. Foreign currencies	25,339
	<b>NET INTEREST INCOME</b>	<b>568,210</b>
<b>B. Non Interest Income (Expenses)</b>		
<b>1.</b>	<b>Non Interest Income</b>	
	a. Increase in fair value of financial assets	
	i. Marketable securities *)	15,373
	ii. Loans	-
	iii. Spot and derivatives *)	39,650
	iv. Other financial assets	-
	b. Decrease in fair value financial liabilities	-
	c. Gain on sale of financial assets	-
	i. Marketable securities *)	103,477
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain on spot and derivatives (realised) *)	4,690
	e. Gain from equity method investment	-
	f. Dividend	-
	g. Commission / provision / fees and administration	71,782
	h. Reversal of impairment provisions	104,980
	i. Other income	3,320
<b>2.</b>	<b>Operating Expenses excluding interest</b>	
	a. Decrease in fair value of financial assets	
	i. Marketable securities *)	-
	ii. Loans	-
	iii. Spot and derivatives *)	-
	iv. Other financial assets	-
	b. Increase in fair value financial liabilities	-
	c. Loss on sale of financial assets	
	i. Marketable securities *)	-
	ii. Loans	-
	iii. Other financial assets	-
	d. Loss on spot and derivatives (realised) *)	-
	e. Allowance for Impairment losses of financial assets	
	i. Marketable securities	3,582
	ii. Loans	67,663
	iii. Sharia Financing	339
	iv. Other financial assets	14,918
	f. Loss on operational risk	730
	g. Loss from equity method investment	-
	h. Commission / provision / fees and administration	-
	i. Allowance for impairment losses of other assets	84,555
	j. Personnel expenses	188,217
	k. Promotion expenses	19,941
	l. Other expenses	129,549
	<b>Net operating income/expenses excluding interest</b>	<b>(166,222)</b>
	<b>OPERATING INCOME (EXPENSES)</b>	<b>401,988</b>
	<b>NON OPERATING INCOME (EXPENSES)</b>	

(in million Rupiah)

No.	Description	31 January 2020
1.	Gain (loss) on sale of fixed assets and fixtures	(6)
2.	Gain (loss) on foreign exchange translation	-
3.	Non operating income (expense)	109
	<b>NON OPERATING INCOME (EXPENSES)</b>	<b>103</b>
	<b>INCOME BEFORE TAX</b>	<b>402,091</b>
	Income Tax	
	a. Current tax -/-	118,003
	b. Deferred tax Income (expenses)	19,147
	<b>NET INCOME AFTER TAX</b>	<b>303,235</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1.	<b>Items that will not be reclassified to profit or loss</b>	
	a. Revaluation surplus of fixed asset	-
	b. Remeasurement on defined benefit actuarial plan	389
	c. Part of other comprehensive income of associates entity	-
	d. Others	-
	e. Income tax related items that will not be reclassified to profit or loss	(97)
2.	<b>Items that will be reclassified to profit or loss</b>	
	a. Adjustments due to the translation of financial statements in foreign currency	-
	b. Gains (loss) from changes in the value of financial assets available for sale	88,610
	c. The effective portion of cash flow hedges	-
	d. Others	-
	e. Income tax related to items that will be reclassified to profit or loss	(22,153)
	<b>Other comprehensive income current year - net income tax</b>	<b>66,749</b>
<b>COMPREHENSIVE INCOME FOR THE YEAR</b>		<b>369,984</b>
<b>TRANSFER GAINS (LOSSES) TO HEAD OFFICE</b>		<b>-</b>

\*) Disclosed as net

**COMMITMENT AND CONTINGENCIES**

Bank : OCBC NISP  
Date : 31 January 2020

(in million Rupiah)

No.	Description	31 January 2020
<b>I COMMITMENT RECEIVABLES</b>		
1.	Undrawn borrowing facilities received	
a.	Rupiah	-
b.	Foreign currencies	4,096,500
2.	Outstanding spot and derivative position	54,548,314
3.	Other Commitments	-
<b>II COMMITMENT PAYABLES</b>		
1.	Undrawn loan facilities granted to customers	
a.	State-owned enterprises	
i.	Committed	
-	Rupiah	-
-	Foreign currencies	-
ii.	Uncommitted	
-	Rupiah	-
-	Foreign currencies	-
b.	Others	
i.	Committed	13,236,363
ii.	Uncommitted	39,880,156
2.	Undrawn loan facilities granted to other bank	
a.	Committed	
i.	Rupiah	200,000
ii.	Foreign currencies	-
b.	Uncommitted	
i.	Rupiah	1,100
ii.	Foreign currencies	-
3.	Outstanding irrevocable letters of credit	
a.	Foreign L/C	1,834,594
b.	Local L/C	377,270
4.	Outstanding spot and derivative position	54,830,618
5.	Others	-
<b>III. CONTINGENT RECEIVABLES</b>		
1.	Guarantees received	
a.	Rupiah	216,280
b.	Foreign currencies	934,105
2.	Interest income on non performing assets	
a.	Loan interest	919,633
b.	Other interest	-
3.	Others	-
<b>IV. CONTINGENT PAYABLES</b>		
1.	Guaranteed issued	
a.	Rupiah	4,043,978
b.	Foreign currencies	749,946
2.	Others	-