

## Statements of Financial Position

As of 30 June 2022 and 31 December 2021

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 June 2022	31 December 2021 (Audited)	30 June 2022	31 December 2021 (Audited)
<b>ASSETS</b>					
1.	Cash	16,734,545	18,829,300	22,505,848	23,948,485
2.	Placements with Bank Indonesia	75,803,056	116,306,974	97,044,885	138,296,267
3.	Placements with other banks	29,689,004	30,968,466	33,280,591	33,954,077
4.	Spot and derivative receivables/forward	1,534,751	1,673,544	1,541,670	1,673,815
5.	Securities*	286,843,103	265,127,156	396,251,971	379,541,406
6.	Securities sold under repurchase agreements (Repo)	21,041,659	6,202,221	21,146,755	6,326,209
7.	Securities purchased under resale agreements (Reverse Repo)	1,496,326	22,136,689	4,917,254	27,137,000
8.	Acceptances receivables	12,796,643	10,231,835	12,840,531	10,273,444
9.	Loans	891,122,770	828,113,863	1,111,777,871	1,026,224,827
10.	Consumer financing receivables	-	-	20,902,361	19,108,322
11.	Share financing	-	-	-	-
12.	Investment in share	10,584,758	10,477,783	2,508,307	2,446,988
13.	Other financial assets	36,043,050	37,990,768	37,433,406	39,099,546
14.	Allowance for impairment on financial assets -/	-	-	-	-
a.	Securities	(38,110)	(60,684)	(55,012)	(81,350)
b.	Loans and share financing**	(59,804,555)	(60,488,261)	(69,432,293)	(69,193,662)
c.	Others	(1,697,128)	(1,684,520)	(1,735,881)	(1,735,881)
15.	Intangible assets	8,603,366	8,439,235	10,822,625	10,634,761
16.	Accumulated amortisation for intangible assets -/	(5,071,417)	(4,701,232)	(5,987,140)	(5,523,002)
17.	Premises and equipment***	59,258,961	58,232,269	69,282,856	67,503,267
18.	Accumulated depreciation for premises and equipment -/	(14,911,091)	(13,894,875)	(19,660,682)	(18,358,475)
19.	Non-earning assets	-	-	-	-
a.	Abandoned properties	-	-	-	-
b.	Repossession assets - net	238,820	238,820	1,116,670	1,120,899
c.	Suspense account	1,771,575	613,617	1,771,575	613,617
d.	Inter office assets	-	-	5,632,147	4,823,773
20.	Non-financing	-	-	-	-
21.	Other assets	21,356,317	20,802,585	31,807,321	27,597,605
<b>TOTAL ASSETS</b>		<b>1,393,396,403</b>	<b>1,355,555,571</b>	<b>1,785,706,841</b>	<b>1,725,611,128</b>
<b>LIABILITIES AND EQUITY</b>					
<b>LIABILITIES</b>					
1.	Demand deposits****	372,384,417	378,436,403	410,695,762	413,072,630
2.	Savings deposits****	408,599,618	380,876,425	522,129,953	486,852,911
3.	Time deposits****	260,458,574	266,984,444	385,596,502	391,250,578
4.	Electronic money	1,705,527	1,556,416	1,705,527	1,556,416
5.	Fund from Bank Indonesia	21,347,487	12,307,313	22,645,700	13,810,595
6.	Fund from other banks****	1,810,296	1,024,951	1,810,296	1,024,951
7.	Spot and derivative liabilities/forward	-	-	-	-
8.	Securities sold under repurchase agreements (Repo)	19,887,516	5,343,570	19,980,273	5,427,998
9.	Acceptances liabilities	12,796,643	10,231,835	12,840,531	10,273,444
10.	Securities issued	35,321,766	35,305,054	45,794,172	45,573,377
11.	Fund borrowings	40,530,642	40,702,962	53,852,751	51,536,546
12.	Margin deposits received	644,371	670,515	644,371	670,515
13.	Inter office liabilities	115,529	38,617	115,529	38,617
14.	Liability to Unit Link Holders	29,802,835	29,802,835	30,657,579	30,657,579
15.	Other liabilities	31,779,545	32,332,520	57,173,093	51,753,698
16.	Minority interest	-	-	18,265,140	17,424,670
<b>TOTAL LIABILITIES</b>		<b>1,207,291,931</b>	<b>1,165,811,025</b>	<b>1,583,152,435</b>	<b>1,520,924,516</b>
<b>EQUITY</b>					
17.	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)
18.	Additional Paid-in Capital	18,941,550	18,799,505	17,643,264	17,501,219
a.	Fund	-	-	-	-
b.	Diagno -/	-	-	-	-
c.	Agos for paid-up capital	-	-	-	-
d.	Others	-	-	-	-
19.	Other comprehensive income	31,222,265	32,774,094	31,980,411	33,680,333
a.	Gain	(4,253,102)	(293,023)	(4,716,187)	(3,680,691)
b.	Losses -/	-	-	-	-
20.	Reserve	-	-	-	-
a.	General Reserve	2,333,333	2,333,333	2,333,333	2,333,333
b.	Appropriated reserve	-	-	-	-
21.	Retained Earning	124,472,820	109,334,221	140,254,601	122,497,998
a.	Previous years****	18,537,832	25,410,151	20,209,210	28,028,155
b.	Current year	(16,816,893)	(10,271,552)	(16,816,893)	(10,271,552)
<b>TOTAL EQUITY ATTRIBUTABLE TO OWNER</b>		<b>186,104,472</b>	<b>189,744,546</b>	<b>202,554,406</b>	<b>204,686,612</b>
<b>TOTAL EQUITY</b>		<b>1,393,396,403</b>	<b>1,355,555,571</b>	<b>1,785,706,841</b>	<b>1,725,611,128</b>

\* Including Securities owned by Subsidiary which classified "at Cost" in accordance with SIC "110" Accounting for Sukuk which has effective since 1 January 2012.  
 \*\* Including allowance for impairment for consumer financing receivables and lease financing.  
 \*\*\* Including leased assets.  
 \*\*\*\* Consolidated balance includes temporary syirkah funds from a Subsidiary.  
 \*\*\*\*\* Accumulated losses of Rp14,901 million had been eliminated against additional paid-in capital/Agos through quasi-reorganisation on 30 April 2023.

## Calculation of Financial Ratios

For the Period Ended 30 June 2022 and 2021

(In %)

NO	RATIO	30 June 2022		30 June 2021	
		30 June 2022	30 June 2021	30 June 2022	30 June 2021
<b>PERFORMANCE RATIOS</b>					
1.	Capital Adequacy Ratio (CAR)	18.41%	18.94%	1. Compliance	1. Percentage violation of Legal Lending Limit
2.	Non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets	1.49%	1.84%	ii. Related parties	0.00%
3.	Non-performing earning assets to total earning assets	1.47%	1.82%	iii. Third parties	0.00%
4.	Allowance for impairment on financial assets to earning assets	4.72%	5.21%	b. Percentage of excess of Legal Lending Limit	0.00%
5.	Gross NPL	2.47%	3.19%	i. Related parties	0.00%
6.	Net NPL	0.33%	0.49%	ii. Third parties	0.00%
7.	Return on Asset (ROA)	3.38%	2.43%	2. Reserve requirement	5.85%
8.	Return on Equity (ROE)	23.03%	15.12%	a. Primary reserve	3.25%
9.	Net Interest Margin (NIM)	5.06%	4.63%	b. Reserve requirement	4.10%
10.	Operating Expenses to Operating Income	55.30%	69.11%	i. Daily	2.00%
11.	Cost to Income Ratio (CIR)	35.82%	40.84%	ii. Average	2.10%
12.	Loan to Deposit Ratio (LDR)	84.79%	86.00%	3. Net Open Position-Overall	5.54%

## Statements of Assets' Quality and Other Information

For the Period Ended 30 June 2022 and 2021

(In Millions of Rupiah)

NO	DESCRIPTION	30 June 2022					30 June 2021				
		Current	Special Mention	Sub Standard	Doubtful	Loss	Current	Special Mention	Sub Standard	Doubtful	Loss
<b>I RELATED PARTIES</b>											
1. Placements with other banks											
a.	Rupiah	22	-	-	-	22	50,022	-	-	-	50,022
b.	Foreign currencies	892,014	-	-	-	892,014	781,003	-	-	-	781,003
2. Spot and derivative receivables/forward											
a.	Rupiah	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
3. Securities											
a.	Rupiah	197,192,512	-	-	-	197,192,512	136,343,613	-	-	-	136,343,613
b.	Foreign currencies	49,253,007	-	-	-	49,253,007	33,862,719	-	-	-	33,862,719
4. Securities sold with agreement to repurchase (repo)											
a.	Rupiah	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
5. Acceptances receivables											
a.	Rupiah	1,969	-	-	-	1,969	6,373	-	-	-	6,373
7. Loans and financing provided											
<b>a. Micro, Small and Medium Loans (UMKM)</b>											
i.	Rupiah	-	-	-	-	-	184	-	-	-	184
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
<b>b. Non-UMKM</b>											
i.	Rupiah	30,174,661	4,608	50	30,179,119	14,572,497	7,301	-	-	-	14,579,796
ii.	Foreign currencies	12,547,274	4,608	50	12,551,932	33,195,975	2,301	-	-	-	33,223,276
<b>c. Restructured loans**</b>											
i.	Rupiah	17,627,187	-	-	17,627,187	11,256,522	-	-	-	-	11,256,522
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
8. Investments in shares											
a.	Rupiah	10,042,232	-	414,227	94,192	10,550,651	8,323,990	-	483,227	25,191	8,832,408
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
9. Other receivables											
a.	Rupiah	7,800,328	556	-	7,800,884	723,312	443	-	-	-	723,755
b.	Foreign currencies	30,899,426	-	-	30,899,426	22,471,311	-	-	-	-	22,471,311
<b>II THIRD PARTIES</b>											
1. Placements with other banks											
a.	Rupiah	14,140,357	-	-	14,140,357	20,486,336	-	-	-	-	20,486,336
b.	Foreign currencies	36,476,729	-	-	36,476,729	89,074,609	-	-	-	-	89,074,609
2. Spot and derivative receivables/forward											
a.	Rupiah	1,425,140	-	-	1,425,140	1,261,960	-	-	-	-	1,261,960
b.	Foreign currencies	109,611	-	-	109,611	73,851	-	-	-	-	73,851
3. Securities											
a.	Rupiah	32,978,394	41,538	-	33,020,132	18,486,863	-	-	-	-	18,486,863
b.	Foreign currencies	7,377,452	-	-	7,377,452	21,539,158	-	-	-	-	21,539,158
4. Securities sold with agreement to repurchase (repo)											
a.	Rupiah	14,613,344	-	-	14,613,344	397,452	-	-	-	-	397,452
b.	Foreign currencies	6,428,315	-	-	6,428,315	1,058,719	-	-	-	-	1,058,719
5. Securities purchased with agreement to resell (reverse repo)											
a.	Rupiah	1,496,326	-	-	1,496,326	15,278,834	-	-	-	-	15,278,834
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
6. Acceptances receivables											
a.	Rupiah	12,391,406	400,369	2,899	12,794,674	8,149,662	245,806	286	-	-	8,395,754
7. Loans and financing provided											
<b>a. Micro, Small and Medium Loans (UMKM)</b>											
i.	Rupiah	108,665,224	4,789,048	393,591	113,847,863	459,255	114,930,199	93,796,822	3,843,506	194,865	319,065
ii.	Foreign currencies	108,406,340	4,789,048	393,591	113,847,863	459,255	114,930,199	93,796,822	3,843,506	194,865	319,065
iii.	Foreign currencies	258,884	-	-	258,884	77,476	-	-	-	-	77,476
<b>b. Non-UMKM</b>											
i.	Rupiah	687,141,634	38,566,092	2,502,064	728,209,790	5,227,745	12,575,917	746,013,452	61,431,021	113	36,609,424
ii.	Foreign currencies	513,248,202	26,505,569	1,839,418	541,593,189	934,642	553,349,972	503,898,446	28,185,042	2,665,388	587,736
iii.	Foreign currencies	173,893,432	12,093,523	662,646	186,649,501	5,341,275	190,663,080	127,122,667	8,424,382	29,653	559,046
<b>c. Restructured loans**</b>											
i.	Rupiah	69,586,189	36,072,446	2,317,661	108,206,296	1,237,485	12				