

Statements of Financial Position

As of 30 September 2022 and 31 December 2021

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 September 2022	31 December 2021 (Audited)	30 September 2022	31 December 2021 (Audited)
ASSETS					
1.	Cash	17,784,139	18,829,300	22,557,805	23,948,485
2.	Placements with Bank Indonesia	91,766,126	116,306,974	112,815,250	138,296,267
3.	Placements with other banks	41,784,634	30,968,466	44,626,476	33,954,077
4.	Spot and derivative receivables/forward	2,189,056	1,673,544	2,205,824	1,673,815
5.	Securities ^{*)}	269,872,850	265,127,156	372,644,516	379,541,406
6.	Securities sold under repurchase agreements (Repo)	33,165,697	6,202,221	33,270,178	6,326,209
7.	Securities purchased under resale agreements (Reverse Repo)	7,624,156	22,136,689	11,824,940	27,317,000
8.	Acceptances receivables	6,645,163	10,231,835	8,711,678	10,273,444
9.	Loans	907,790,606	828,113,863	1,138,941,125	1,026,224,827
10.	Consumer financing receivables	-	-	22,851,286	19,108,322
11.	Sharia financing	-	-	-	-
12.	Investment in share	10,584,748	10,477,783	2,558,850	2,446,988
13.	Others financial assets	41,882,839	37,990,768	43,268,264	39,099,546
14.	Allowance for impairment on financial assets -/-	-	-	-	-
a.	Securities	(20,624)	(60,684)	(39,396)	(81,350)
b.	Loans and sharia financing ^{**)}	(59,528,046)	(60,488,261)	(69,569,463)	(69,193,662)
c.	Others	(1,747,438)	(1,684,502)	(1,795,398)	(1,735,881)
15.	Intangible assets	8,768,772	8,439,235	11,024,649	10,634,761
16.	Accumulated amortisation for intangible assets -/-	(5,292,069)	(4,701,232)	(6,258,372)	(5,523,002)
17.	Premises and equipment ^{***)}	60,047,081	58,232,269	71,007,236	67,503,267
18.	Accumulated depreciation for premises and equipment -/-	(15,500,980)	(13,894,875)	(20,488,956)	(18,358,475)
19.	Net earning assets	-	-	-	-
a.	Abandoned properties	-	-	-	-
b.	Repossessioned assets - net	238,820	238,820	1,108,960	1,120,089
c.	Suspense account	1,950,487	613,617	1,950,487	613,617
d.	Inter office assets	-	-	-	-
20.	Lease financing	-	-	5,725,763	4,823,773
21.	Other assets	20,994,482	20,802,585	30,394,796	27,597,605
TOTAL ASSETS		1,443,000,499	1,355,555,571	1,839,336,498	1,725,611,128
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits ^{****)}	376,436,585	378,436,403	416,012,302	413,072,630
2.	Savings deposits ^{****)}	416,651,972	380,876,425	533,153,156	486,852,911
3.	Time deposits ^{****)}	289,019,403	266,984,444	412,132,427	391,250,578
4.	Electronic money	1,668,311	1,556,416	1,668,311	1,556,416
5.	Fund from Bank Indonesia	-	-	-	-
6.	Fund from other banks ^{****)}	13,736,082	12,307,313	15,412,653	13,810,595
7.	Spot and derivative liabilities/forward	2,486,694	1,024,951	2,486,694	1,024,951
8.	Securities sold under repurchase agreements (Repo)	31,272,058	5,343,570	31,366,869	5,427,998
9.	Acceptances liabilities	8,645,163	10,231,835	8,711,678	10,273,444
10.	Securities issued	35,836,389	35,305,054	44,998,589	45,573,377
11.	Fund borrowings	39,413,621	40,702,962	58,957,202	51,536,546
12.	Margin deposits received	676,673	670,515	676,673	670,515
13.	Inter office liabilities	92,441	38,617	92,441	38,617
14.	Liability to unit link holders	-	-	30,070,886	30,657,570
15.	Other liabilities	31,923,509	32,332,520	52,708,194	51,753,698
16.	Minority interest	-	-	19,290,989	17,424,670
TOTAL LIABILITIES		1,247,861,101	1,165,811,025	1,627,240,464	1,520,924,516
EQUITY					
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	-	-	-	-
a.	Agio	18,941,550	18,799,505	17,643,264	17,501,219
b.	Disagio -/-	-	-	-	-
c.	Funds for paid-up capital	-	-	-	-
d.	Others	-	-	-	-
19.	Other comprehensive income	-	-	-	-
a.	Gain	31,222,265	32,774,094	32,278,145	33,680,333
b.	Losses -/-	(5,187,977)	(293,023)	(5,915,869)	(7,406,691)
20.	Reserve	-	-	-	-
a.	General reserve	2,333,333	2,333,333	2,333,333	2,333,333
b.	Appropriated reserve	-	-	-	-
21.	Retained earning	-	-	-	-
a.	Previous years ^{*****)}	124,472,820	109,334,221	140,254,601	122,497,998
b.	Current year	28,507,633	25,410,151	30,652,786	28,028,155
c.	Paid dividend -/-	(16,816,893)	(10,271,552)	(16,816,893)	(10,271,552)
TOTAL EQUITY ATTRIBUTABLE TO OWNER		195,139,398	189,744,546	212,096,034	204,686,612
TOTAL LIABILITIES		1,247,861,101	1,165,811,025	1,627,240,464	1,520,924,516
TOTAL LIABILITIES DAN EQUITY		1,443,000,499	1,355,555,571	1,839,336,498	1,725,611,128

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

Calculation of Financial Ratios

For the Period Ended 30 September 2022 and 2021

(In %)

NO	RATIO	30 September 2022	30 September 2021	NO	RATIO	30 September 2022	30 September 2021
PERFORMANCE RATIOS							
1.	Capital Adequacy Ratio (CAR)	19.32%	19.40%	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	1.36%	1.72%	i.	Related parties	0.00%	0.00%
3.	Non-performing earning assets to total earning assets	1.35%	1.70%	ii.	Third parties	0.00%	0.00%
4.	Allowance for impairment on financial assets to earning assets	4.54%	5.10%	b.	Percentage of excess of Legal Lending Limit	0.00%	0.00%
5.	Gross NPL	2.26%	3.06%	i.	Related parties	0.00%	0.00%
6.	Net NPL	0.31%	0.43%	ii.	Third parties	0.00%	0.00%
7.	Return on Asset (ROA)	3.40%	2.42%	a.	Primary reserve requirement Rupiah	8.23%	3.58%
8.	Return on Equity (ROE)	23.28%	15.08%	i.	Daily	0.00%	0.50%
9.	Net Interest Margin (NIM)	5.12%	4.67%	ii.	Average	8.23%	3.08%
10.	Operating Expenses to Operating Income	55.59%	68.82%	b.	Reserve requirement Foreign currencies	4.10%	4.22%
11.	Cost to Income Ratio (CIR)	35.82%	40.63%	i.	Daily	2.00%	2.00%
12.	Loan to Deposit Ratio (LDR)	83.18%	83.29%	ii.	Average	2.10%	2.22%
				3.	Net Open Position-Overall	7.59%	6.00%

Statements of Assets' Quality and Other Information

For the Period Ended 30 September 2022 and 2021

(In Millions of Rupiah)

NO	DESCRIPTION	30 September 2022					INDIVIDUAL					30 September 2021				
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total			
I RELATED PARTIES																
1.	Placements with other banks															
a.	Rupiah	22	-	-	-	-	22	22	-	-	-	-	-	-	-	22
b.	Foreign currencies	958,593	-	-	-	-	958,593	896,962	-	-	-	-	-	-	-	896,962
2.	Spot and derivative receivables/forward															
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities															
a.	Rupiah	15,231	-	-	-	-	15,231	17,529	1,233	-	-	-	-	-	-	18,762
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	4,115	-	-	-	-	4,115	1,260	-	-	-	-	-	-	-	1,260
7.	Loans and financing provided															
a. Micro, Small and Medium loans (UMKM)																
i.	Rupiah	-	-	-	-	-	-	500	-	-	-	-	-	-	-	500
ii.	Foreign currencies	-	-	-	-	-	-	500	-	-	-	-	-	-	-	500
b. Non UMKM																
i.	Rupiah	3,886,821	2,430	-	2,055	-	3,891,306	3,127,226	6,845	-	-	-	-	-	-	3,134,071
ii.	Foreign currencies	3,429,996	2,430	-	2,055	-	3,434,481	3,127,226	6,845	-	-	-	-	-	-	3,134,071
c. Restructured loans*)																
i.	Rupiah	456,825	-	-	-	-	456,825	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	10,042,232	-	414,227	94,191	-	10,550,650	8,323,990	-	483,227	25,191	-	-	-	-	8,832,408
9.	Other receivables	-	-	-	-	-	-	484	-	-	-	-	-	-	-	484
10.	Commitments and contingencies															
a.	Rupiah	435,732	130	-	-	-	435,862	667,685	403	-	-	-	-	-	-	668,088
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
II THIRD PARTIES																
1.	Placements with other banks															
a.	Rupiah	27,854,185	-	-	-	-	27,854,185	25,248,985	-	-	-	-	-	-	-	25,248,985
b.	Foreign currencies	50,122,638	-	-	-	-	50,122,638	69,610,833	-	-	-	-	-	-	-	69,610,833
2.	Spot and derivative receivables/forward															
a.	Rupiah	2,063,108	-	-	-	-	2,063,108	1,526,891	-	-	-	-	-	-	-	1,526,891
b.	Foreign currencies	125,948	-	-	-	-	125,948	58,393	-	-	-	-	-	-	-	58,393
3.	Securities															
a.	Rupiah	211,010,886	-	-	-	-	211,010,886	200,974,587	47,416	-	-	-	-	-	-	201,022,003
b.	Foreign currencies	58,846,733	-	-	-	-	58,846,733	59,462,393	-	-	-	-	-	-	-	59,462,393
4.	Securities sold with agreement to repurchase (Repo)															
a.	Rupiah	25,504,663	-	-	-	-	25,504,663	202,134	-	-	-	-	-	-	-	202,134
b.	Foreign currencies	7,661,034	-	-	-	-	7,661,034	2,379,872	-	-	-	-	-	-	-	2,379,872
5.	Securities purchased with agreement to resell (Reverse Repo)															
a.	Rupiah	7,397,180	-	-	-	-	7,397,180	7,117,193	-	-	-	-	-	-	-	7,117,193
b.	Foreign currencies	226,976	-	-	-	-	226,976	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	8,522,789	116,116	2,143	-	-	8,641,048	7,880,108	302,588	662	656	-	-	-	-	8,184,014
7.	Loans and financing provided															
a. Micro, Small and Medium loans (UMKM)																
i.	Rupiah	108,553,909	3,797,782	364,477	1,007,555	302,405	114,026,128	96,046,161	2,914,571	193,693	732,286	254,912	100,141,623	-	-	-
ii.	Foreign currencies	108,431,039	3,797,782	364,477	1,007,555	302,405	113,903,258	95,948,739	2,914,571	193,693	732,286	254,912	100,080,201	-	-	-
b. Non UMKM																
i.	Rupiah	531,556,773	25,998,924	1,031,104	4,533,368	8,279,050	571,399,219	494,609,260	28,537,054	1,834,362	3,962,091	12,813,164	541,755,931	-	-	-
ii.	Foreign currencies	201,831,965	11,800,665	-	879,813	3,961,510	218,473,953	150,721,411	8,317,244	36,544	556,328	4,200,193	163,831,720	-	-	-
c. Restructured loans*)																
i.	Rupiah	64,438,570	33,870,550	833,167	5,996,628	10,911,725	115,600,640	95,543,454	33,580,200	1,573,936	4,633,731	14,871,303	154,202,624	-	-	-
ii.	Foreign currencies	55,147,103	22,550,453	833,167	4,716,815	6,950,294	90,197,832	88,386,871	25,314,884	1,537,392	4,077,403	10,671,185	150,187,735	-	-	-
8.	Investments in shares	9,291,467	11,320,091	-	879,813	3,961,431	25,453,208	10,956,583	8,265,316	36,544	556,328	4,200,118	24,014,498	-	-	-
9.	Other receivables	31,422,026	635,271	15,522	-	1,203,825	33,276,644	26,162,583	966,992	16,897	-	1,140,259	28,286,731	-	-	-
10.	Commitments and contingencies															
a.	Rupiah	191,452,219	1,794,206	33,652	36,903	174,374	193,491,354	200,082,709	2,863,234	43,396	33,656	172,788	203,195,873	-	-	-
b.	Foreign currencies	113,561,829	5,068,780	7,748	2,670	12,977	118,654,004	131,569,923	3,918,509	8,169	-	11,657	135,508,258	-	-	-
III OTHER INFORMATION																
1 Value of bank's assets pledged as collateral:																
a. To Bank Indonesia																
b. To Others																
2 Repossessed assets**)																
*) Included restructured loan due to Covid-19.																
**) Repossessed assets are presented net after the impairment of assets.																