

## Statements of Financial Position

As of September 30, 2021 and December 31, 2020

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 September 2021	31 December 2020 (Audited)	30 September 2021	31 December 2020 (Audited)
<b>ASSETS</b>					
1.	Cash	16,210,717	22,030,645	20,600,044	24,682,671
2.	Placements with Bank Indonesia	90,600,528	99,565,631	109,655,117	114,665,364
3.	Placements with other banks	34,546,135	30,994,895	37,175,996	38,835,001
4.	Spot and derivative receivables/forward	1,585,284	2,587,913	1,585,872	2,589,136
5.	Securities***	260,503,158	172,893,039	369,666,574	237,480,529
6.	Securities sold under repurchase agreements (Repo)	2,582,006	1,560,830	2,707,820	1,687,310
7.	Securities purchased under resale agreements (Reverse Repo)	7,117,193	54,043,600	11,449,561	55,094,456
8.	Acceptances receivables	8,185,274	10,020,264	8,235,509	10,156,509
9.	Loans	808,863,845	763,603,416	999,006,418	870,145,465
10.	Consumer financing receivables	-	-	18,350,334	19,478,408
11.	Sharia financing	-	-	-	-
12.	Investment in share	8,866,570	8,867,261	2,329,955	2,264,636
13.	Others financial assets	35,485,792	35,990,680	36,742,716	36,517,872
14.	Allowance for impairment on financial assets -/:				
a.	Securities	(34,413)	(66,439)	(54,448)	(87,539)
b.	Loans	(60,830,979)	(58,491,446)	(69,103,521)	(62,758,566)
c.	Others	(1,501,085)	(1,900,375)	(1,550,585)	(1,995,530)
15.	Intangible assets	7,616,741	7,236,409	9,740,322	9,157,842
16.	Accumulated amortisation for intangible assets -/:	(4,544,614)	(4,085,191)	(5,324,580)	(4,637,223)
17.	Premises and equipment****	56,946,026	56,719,441	65,684,594	62,006,223
18.	Accumulated depreciation for premises and equipment -/:	(13,450,044)	(12,454,995)	(17,665,414)	(15,278,070)
19.	Non-earning assets				
a.	Abandoned properties	100,843	101,533	101,076	101,766
b.	Reposessed assets - net	238,820	238,820	1,148,989	245,652
c.	Suspense account	1,181,871	1,239,785	1,181,871	1,239,785
d.	Inter office assets	-	3,750	-	3,750
20.	Less: Financing	-	-	4,275,308	3,581,422
21.	Other assets	23,050,678	18,345,975	32,012,474	24,557,615
22.	Minority interest	-	-	-	-
<b>TOTAL ASSETS</b>		<b>1,283,320,346</b>	<b>1,209,045,441</b>	<b>1,637,950,171</b>	<b>1,429,334,484</b>
<b>LIABILITIES AND EQUITY</b>					
<b>LIABILITIES</b>					
1.	Demand deposits**	353,293,583	283,986,067	383,469,642	305,364,218
2.	Savings deposits**	365,335,219	338,698,937	463,127,965	390,694,624
3.	Time deposits**	245,104,358	286,271,302	367,387,460	351,259,370
4.	Electronic money	1,485,489	1,399,915	1,485,489	1,399,915
5.	Fund from Bank Indonesia	-	-	-	-
6.	Fund from other banks**	12,393,123	6,441,463	13,988,717	7,215,872
7.	Spot and derivative liabilities/forward (repo)	1,024,905	1,510,384	1,025,676	1,571,625
8.	Securities sold under repurchase agreements (repo)	2,296,513	1,246,840	2,381,296	1,330,068
9.	Acceptances liabilities	8,185,274	10,020,264	8,235,509	10,156,509
10.	Securities issued	35,383,908	31,885,353	45,750,041	38,545,729
11.	Fund borrowings	38,396,099	40,894,037	48,611,136	52,962,312
12.	Margin deposits received	869,070	722,071	869,070	722,071
13.	Inter office liabilities	126,820	-	126,819	-
14.	Ability to Unit Link Holders	-	-	28,098,574	27,850,536
15.	Other liabilities	38,742,424	30,262,598	60,568,076	46,465,624
16.	Minority interest	-	-	16,672,581	4,653,131
<b>TOTAL LIABILITIES</b>		<b>1,102,636,785</b>	<b>1,033,339,231</b>	<b>1,441,798,051</b>	<b>1,240,191,532</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)	(8,850)	(8,850)
18.	Additional Paid-in Capital				
a.	Agio	17,334,263	17,334,263	17,430,756	17,174,147
b.	Disagio	-	-	-	-
c.	Funds for paid-up capital	-	-	-	-
d.	Others	-	-	1,552	-
19.	Other comprehensive income				
a.	Gain	33,513,951	36,379,113	34,125,429	37,067,009
b.	Losses -/:	(649,808)	(1,332,537)	(677,008)	(1,412,072)
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*	109,334,221	111,668,182	122,322,718	121,692,745
b.	Current year	(17,431,336)	14,553,319	19,229,075	17,119,253
c.	Paid Dividend -/:	(10,271,552)	(16,489,280)	(10,271,552)	(16,489,280)
<b>TOTAL EQUITY ATTRIBUTABLE TO OWNER</b>		<b>180,683,561</b>	<b>175,706,210</b>	<b>196,152,120</b>	<b>189,142,952</b>
<b>TOTAL EQUITY</b>		<b>1,283,320,346</b>	<b>1,209,045,441</b>	<b>1,637,950,171</b>	<b>1,429,334,484</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>1,283,320,346</b>	<b>1,209,045,441</b>	<b>1,637,950,171</b>	<b>1,429,334,484</b>

\*\* 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 syrahk funds from a Subsidiary.

\*\*\*\* Including Securities owned by Subsidiary which classified "At Cost" in accordance with SFAS 110 "Accounting for Sukuk" which has effective since January 1, 2012.

\*\*\*\*\* Including leased assets

## Calculation of Financial Ratios

For the Period Ended September 30, 2021 and 2020

(In %)

NO	RATIOS	30 September 2021		30 September 2020	
		2021	2020	2020	2020
<b>PERFORMANCE RATIOS</b>					
1.	Capital Adequacy Ratio (CAR)	19.40%	19.83%	19.40%	19.83%
2.	Non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets	1.72%	1.98%	1.72%	1.98%
3.	Non-performing earning assets to total earning assets	1.70%	2.43%	1.70%	2.43%
4.	Allowance for impairment on financial assets to earning assets	5.10%	4.99%	5.10%	4.99%
5.	Gross NPL	3.06%	3.50%	3.06%	3.50%
6.	Net NPL	0.43%	0.64%	0.43%	0.64%
7.	Return on Asset (ROA)	2.42%	1.95%	2.42%	1.95%
8.	Return on Equity (ROE)	15.08%	11.56%	15.08%	11.56%
9.	Net Interest Margin (NIM)	4.67%	4.50%	4.67%	4.50%
10.	Operating Expenses	68.82%	76.35%	68.82%	76.35%
11.	Cost to Income Ratio (CIR)	40.63%	41.92%	40.63%	41.92%
12.	Loan to Deposit Ratio (LDR)	83.29%	83.03%	83.29%	83.03%
<b>COMPLIANCE</b>					
1.	a. Percentage violation of Legal Lending Limit	-	-	0.00%	0.00%
	i. Related parties	-	-	0.00%	0.00%
	ii. Third parties	-	-	0.00%	0.00%
2.	b. Percentage of excess of the Legal Lending Limit	-	-	0.00%	0.00%
	i. Related parties	-	-	0.00%	0.00%
	ii. Third parties	-	-	0.00%	0.00%
3.	c. Reserve requirement	-	-	3.58%	5.51%
	i. Primary reserve requirement	-	-	3.58%	5.51%
	ii. Daily	-	-	0.50%	2.43%
	iii. Average	-	-	3.08%	3.08%
	iv. Reserve requirement Foreign currencies	-	-	4.22%	8.32%
	v. Daily	-	-	2.00%	4.21%
	vi. Average	-	-	2.22%	4.11%
3.	Net Open Position - Overall	-	-	6.00%	1.97%

## Statements of Assets' Quality and Other Information

As of September 30, 2021 and 2020

(In Millions of Rupiah)

NO	DESCRIPTION	30 September 2021					30 September 2020				
		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	22	-	-	-	22
b.	Foreign currencies	896,962	-	-	-	896,962	779,218	-	-	-	779,218
2.	Spot and derivative receivables/forward										
a.	Rupiah	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
3.	Securities										
a.	Rupiah	17,529	1,233	-	-	18,762	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (repo)										
a.	Rupiah	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
5.	Acceptances receivables	1,260	-	-	-	1,260	648	-	-	-	648
6.	Loans and financing provided										
a.	Micro, Small and Medium loans (UMKM)	500	-	-	-	500	4,790	-	-	-	4,790
i.	Rupiah	500	-	-	-	500	4,790	-	-	-	4,790
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
b.	Non UMKM	14,777,868	6,845	-	-	14,784,713	13,471,340	9,403	19	-	13,480,762
i.	Rupiah	3,127,226	6,845	-	-	3,134,071	2,318,103	9,403	19	-	2,327,525
ii.	Foreign currencies	11,650,642	-	-	-	11,650,642	11,153,237	-	-	-	11,153,237
c.	Restructured loans**	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	8,323,990	-	483,227	25,191	8,832,408	7,915,609	-	483,227	25,191	8,422,027
9.	Other receivable	484	-	-	-	484	-	-	-	-	-
10.	Commitments and contingencies										
a.	Rupiah	667,685	403	-	-	668,088	1,519,098	309	-	-	1,519,407
b.	Foreign currencies	34,197,756	-	-	-	34,197,756	15,678,335	-	-	-	15,678,335
<b>II THIRD PARTIES</b>											
1.	Placements with other banks										
a.	Rupiah	25,248,985	-	-	-	25,248,985	44,595,693	-	-	-	44,595,693
b.	Foreign currencies	69,610,833	-	-	-	69,610,833	77,802,511	-	-	-	77,802,511
2.	Spot and derivative receivables/forward										
a.	Rupiah	1,526,891	-	-	-	1,526,891	1,612,078	-	-	-	1,612,078
b.	Foreign currencies	58,393	-	-	-	58,393	174,438	-	-	-	174,438
3.	Securities										
a.	Rupiah	200,974,587	47,416	-	-	201,022,003	127,167,233	-	-	-	127,167,233
b.	Foreign currencies	59,462,393	-	-	-	59,462,393	40,812,661	-	-	-	40,812,661
4.	Securities sold with agreement to repurchase (repo)										
a.	Rupiah	202,134	-	-	-	202,134	122,477	-	-	-	122,477
b.	Foreign currencies	2,379,872	-	-	-	2,379,872	1,959,48				