

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)
ASSETS					
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	-	-	18,530,334	19,078,408
11.	Sharia financing	-	-	-	-
12.	Investment in share	8,866,570	8,867,261	23,299,955	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)	(69,105,352)	(62,758,566)
c.	Others	(1,501,085)	(1,900,375)	(1,550,585)	(1,995,530)
15.	Intangible assets	7,167,641	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.	Repossessed 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.	Lease financing	-	-	4,275,308	3,581,422
21.	Other assets	23,050,678	18,345,975	32,012,474	24,557,615
TOTAL ASSETS		1,283,320,346	1,209,045,441	1,637,950,171	1,429,334,484

LIABILITIES AND EQUITY					
LIABILITIES					
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	390,694,642
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 (Reverse 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. Liability 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
TOTAL LIABILITIES		1,102,636,785	1,033,339,231	1,441,798,051	1,240,191,532
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)	(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	14,555,319	19,229,075	17,119,253
c. Paid Dividend -/		(10,271,552)	(16,489,280)	(10,271,552)	(16,489,280)
TOTAL EQUITY ATTRIBUTABLE TO OWNER		180,683,561	175,706,210	196,152,120	189,142,952
TOTAL EQUITY		180,683,561	175,706,210	196,152,120	189,142,952
TOTAL LIABILITIES AND EQUITY		1,283,320,346	1,209,045,441	1,637,950,171	1,429,334,484

*) Accumulated losses of Rp162,874,901 million had been eliminated against additional paid-in capital/agio through quasi-reorganisation on April 30, 2003.
**) Considered balance includes temporary syrikah 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	NO	RATIOS	30 September 2021	30 September 2020
PERFORMANCE RATIOS							
1.	Capital Adequacy Ratio (CAR)	19.40%	19.83%	1.	a. 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	1.72%	1.98%	i.	Related parties	0.00%	0.00%
				ii.	Third parties	0.00%	0.00%
3.	Non-performing earning assets to total earning assets	1.70%	2.43%	b.	Percentage of excess of the Legal Lending Limit		
4.	Allowance for impairment on financial assets to earning assets	5.10%	4.99%	i.	Related parties	0.00%	0.00%
5.	Gross NPL	3.06%	3.50%	ii.	Third parties	0.00%	0.00%
6.	Net NPL	0.43%	0.64%	2.	Reserve requirement		
7.	Return on Asset (ROA)	2.42%	1.95%	a.	Primary reserve requirement	3.58%	5.51%
8.	Return on Equity (ROE)	15.08%	11.56%	i.	Daily	0.50%	2.43%
9.	Net Interest Margin (NIM)	4.67%	4.50%	ii.	Average	3.08%	3.08%
10.	Operating Expenses to Operating Income	68.82%	76.35%	b.	Reserve requirement Foreign currencies	4.22%	8.32%
11.	Cost to Income Ratio (CIR)	40.63%	41.92%	i.	Daily	2.00%	4.21%
12.	Loan to Deposit Ratio (LDR)	83.29%	83.03%	ii.	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

NO	DESCRIPTION	30 September 2021					INDIVIDUAL					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention			
I RELATED PARTIES												
1.	Placements with other banks											
a.	Rupiah	22	-	-	-	-	22	22	-	-		
b.	Foreign currencies	896,962	-	-	-	-	896,962	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.	Securities purchased with agreement to resell (reverse repo)											
a.	Rupiah	-	-	-	-	-	-	-	-	-		
b.	Foreign currencies	-	-	-	-	-	-	-	-	-		
6.	Acceptances receivables	1,260	-	-	-	-	1,260	648	-	-		
7.	Loans and financing provided											
a.	Micro, Small and Medium loans (UMKM)	500	-	-	-	-	500	4,790	-	-		
i.	Rupiah	500	-	-	-	-	500	4,790	-	-		
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-		
b.	Non UMKM	14,777,868	6,845	-	-	-	14,784,713	13,471,340	9,403			
i.	Rupiah	3,127,226	6,845	-	-	-	3,134,071	2,318,103	9,403			
ii.	Foreign currencies	11,650,642	-	-	-	-	11,650,642	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	-			
9.	Other receivable	484	-	-	-	-	484	-	-			
10.	Commitments and contingencies											
a.	Rupiah	667,685	403	-	-	-	668,088	1,519,098	309			
b.	Foreign currencies	34,197,756	-	-	-	-	34,197,756	15,678,335	-			
II THIRD PARTIES												
1.	Placements with other banks											
a.	Rupiah	25,248,985	-	-	-	-	25,248,985	44,595,693	-			
b.	Foreign currencies	69,610,833	-	-	-	-	69,610,833	77,802,511	-			
2.	Spot and derivative receivables/forward											
a.	Rupiah	1,526,891	-	-	-	-	1,526,891	1,612,078	-			
b.	Foreign currencies	58,393	-	-	-	-	58,393	174,438	-			
3.	Securities											
a.	Rupiah	200,974,587	47,416	-	-	-	201,022,003	127,167,233	-			
b.	Foreign currencies	59,462,393	-	-	-	-	59,462,393	40,812,661	-			
4.	Securities sold with agreement to repurchase (repo)											
a.	Rupiah	202,134	-	-	-	-	202,134	122,477	-			
b.	Foreign currencies	2,379,872	-	-	-	-	2,379,872	1,959,483	-			
5.	Securities purchased with agreement to resell (reverse repo)											
a.	Rupiah	7,117,193	-	-	-	-	7,117,193	55,332,712	-			
b.	Foreign currencies	-	-	-	-	-	-	-	-			
6.	Acceptances receivables	7,880,108	302,588	662	656	-	8,184,014	9,459,132	48,976			
7.	Loans and financing provided											
a.	Micro, Small and Medium loans (UMKM)	96,046,161	2,914,571	193,693	732,286	254,912	100,141,623	81,203,985	1,444,250			
i.	Rupiah	95,984,739	2,914,571	193,693	732,286	254,912	100,080,201	81,128,633	1,438,681			
ii.	Foreign currencies	61,422	-	-	-	-	61,422	75,352	5,569			
b.	Non UMKM	633,680,029	36,854,298	1,870,906	4,518,419	17,013,357	693,937,709	593,956,282	34,996,564			
i.	Rupiah	494,609,260	28,537,054	1,834,962	3,962,091	12,813,164	541,755,931	482,200,547	26,633,288			
ii.	Foreign currencies	139,070,769	8,317,244	36,544	556,328	4,200,193	152,281,078	111,755,735	8,343,278			
c.	Restructured loans**)	99,543,454	33,580,200	1,573,936	4,633,731	14,871,303	154,202,624	109,341,922	29,051,615			
i.	Rupiah	88,586,871	25,314,884	1,537,392	4,077,403	10,671,185	130,187,735	100,545,845	20,726,200			
ii.	Foreign currencies	10,956,583	8,265,316	36,544	556,328	4,200,118	24,014,889	8,796,077	8,325,415			
8.	Investments in shares	-	-	32,067	-	2,095	34,162	-	-			
9.	Other receivable	26,162,583	966,992	16,897	-	1,140,259	28,286,731	26,298,287	111,946			
10.	Commitments and contingencies											
a.	Rupiah	200,082,709	2,863,234	43,396	33,656	172,878	203,195,873	193,652,276	3,952,205			
b.	Foreign currencies	97,372,167	3,918,509	8,169	-	11,657	101,310,502	80,962,744	2,575,541			
III OTHER INFORMATIONS												
1.	Value of Bank's assets pledge as collateral:											
a.	To Bank Indonesia							-	-			
b.	To Others							-	-			
2.	Repossessed assets*)							238,820	-			