

## Statements of Financial Position

As of 31 March 2022 and 31 December 2021

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		31 March 2022	31 December 2021 (Audited)	31 March 2022	31 December 2021 (Audited)
<b>ASSETS</b>					
1.	Cash	17,145,825	18,829,300	21,677,285	23,948,485
2.	Placements with Bank Indonesia	84,346,689	116,306,974	105,667,499	138,296,267
3.	Placements with other banks	27,458,453	30,968,466	30,992,018	33,954,077
4.	Spot and derivative receivables/forward	1,411,312	1,673,544	1,411,231	1,673,815
5.	Securities <sup>(*)</sup>	280,504,886	265,127,156	398,067,860	379,541,406
6.	Securities sold under repurchase agreements (Repo)	28,285,017	6,202,221	28,285,017	6,202,221
7.	Securities purchased under resale agreements (Reverse Repo)	2,891,882	22,136,689	6,449,858	27,130,000
8.	Acceptances receivables	10,742,651	10,231,835	10,733,760	10,233,444
9.	Loans	842,354,021	828,113,863	1,047,701,015	1,026,224,827
10.	Consumer financing receivables	-	-	19,964,189	-
11.	Share financing	10,477,767	10,477,768	2,452,556	2,446,988
12.	Investment in share	35,900,224	37,990,768	37,306,083	39,099,546
14.	Allowance for impairment on financial assets -/	(49,425)	(60,684)	(66,649)	(81,350)
a.	Securities	(61,057,181)	(60,488,261)	(70,127,314)	(69,193,662)
b.	Loans and share financing <sup>(**)</sup>	(1,623,911)	(1,684,520)	(1,735,881)	(1,735,881)
c.	Others	8,444,832	8,439,235	10,610,996	10,623,089
15.	Intangible assets	(4,836,682)	(4,701,232)	(5,690,372)	(5,511,330)
16.	Accumulated amortisation for intangible assets -/	58,574,731	58,232,269	68,537,294	67,503,267
17.	Premises and equipment <sup>(***)</sup>	(14,328,665)	(13,894,875)	(18,938,971)	(18,358,475)
18.	Accumulated depreciation for premises and equipment -/	-	-	-	-
19.	Non-earning assets	-	-	-	-
a.	Abandoned properties	238,820	238,820	1,117,334	1,120,889
b.	Repossession assets - net	3,610,416	613,617	613,617	613,617
c.	Suspense account	-	-	-	-
d.	Inter office assets	-	-	5,186,967	4,823,773
19.	Other financing	22,269,433	20,802,585	30,557,624	27,597,605
19.	Other assets	-	-	-	-
<b>TOTAL ASSETS</b>		<b>1,352,850,895</b>	<b>1,355,555,571</b>	<b>1,734,074,740</b>	<b>1,725,611,128</b>
<b>LIABILITIES AND EQUITY</b>					
<b>LIABILITIES</b>					
1.	Demand deposits <sup>(****)</sup>	355,835,498	378,436,403	392,161,460	413,072,630
2.	Savings deposits <sup>(****)</sup>	392,771,921	380,876,425	500,096,481	486,852,911
3.	Time deposits <sup>(****)</sup>	249,508,123	266,984,444	376,570,636	391,250,578
4.	Electronic money	1,620,498	1,556,416	1,620,498	1,556,416
5.	Fund from Bank Indonesia	12,080,970	12,307,313	13,440,760	13,810,595
6.	Fund from other banks <sup>(****)</sup>	1,059,416	1,024,951	1,059,416	1,024,951
7.	Spot and derivative liabilities/forward	-	-	-	-
8.	Securities sold under repurchase agreements (Repo)	25,696,701	5,343,570	25,696,701	5,427,998
9.	Acceptances liabilities	10,742,651	10,231,835	10,733,760	10,233,444
10.	Securities issued	35,496,023	35,305,054	46,191,523	45,573,377
11.	Bank borrowings	37,775,117	40,702,962	49,624,224	51,536,546
12.	Margin deposits received	62,822	670,515	62,822	670,515
13.	Inter office liabilities	2,694	38,617	2,694	38,617
14.	Liability to Unit Link Holders	-	-	31,506,626	30,657,570
15.	Other liabilities	50,367,942	32,332,520	71,165,395	51,753,698
16.	Minority interest	-	-	18,244,509	17,424,670
<b>TOTAL LIABILITIES</b>		<b>1,173,582,376</b>	<b>1,165,811,025</b>	<b>1,538,959,505</b>	<b>1,520,924,516</b>
<b>EQUITY</b>					
1.	Share capital	16,000,000	16,000,000	16,000,000	16,000,000
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	18,799,505	18,799,505	17,501,219	17,501,219
a.	Funds	-	-	-	-
b.	Diaglo -/	-	-	-	-
c.	Aglo for paid-up capital	-	-	-	-
d.	Others	-	-	-	-
19.	Other comprehensive income	31,222,265	32,774,094	31,444,145	33,680,333
a.	Gain	(1,456,979)	(293,023)	(1,290,514)	(740,691)
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 <sup>(****)</sup>	9,056,651	25,410,151	10,031,527	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>179,268,519</b>	<b>189,744,546</b>	<b>195,115,235</b>	<b>204,686,612</b>
<b>TOTAL EQUITY</b>		<b>179,268,519</b>	<b>189,744,546</b>	<b>195,115,235</b>	<b>204,686,612</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>1,352,850,895</b>	<b>1,355,555,571</b>	<b>1,734,074,740</b>	<b>1,725,611,128</b>

<sup>(\*)</sup> Including securities owned by Subsidiary which classified "At Cost" in accordance with PSAK 110 "Accounting for Sukuk" which has effective since 1 January 2012.  
<sup>(\*\*)</sup> Including allowance for impairment for consumer financing receivables and lease financing.  
<sup>(\*\*\*)</sup> Including leased assets.  
<sup>(\*\*\*\*)</sup> Consolidated balance includes temporary syrahk funds from a Subsidiary.  
<sup>(\*\*\*\*\*)</sup> Accumulated losses of Rp14,001 million had been eliminated against additional paid-in capital/aglo through quasi-reorganisation on 30 April 2003.

## Calculation of Financial Ratios

For the Period Ended 31 March 2022 and 2021

(In %)

NO	RATIO	31 March 2022		31 March 2021	
		31 March 2022	31 March 2021	31 March 2022	31 March 2021
<b>PERFORMANCE RATIOS</b>					
1.	Capital Adequacy Ratio (CAR)	18.20%	18.51%	1.	compliance violation of Legal Lending Limit
2.	Non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets	1.58%	1.87%	ii.	Related parties 0.00%
3.	Non-performing earning assets to total earning assets	1.56%	1.84%	ii.	Third parties 0.00%
4.	Allowance for impairment on financial assets to earning assets	4.94%	5.16%	ii.	Third parties 0.00%
5.	Gross NPL	2.74%	3.30%	2.	Reserve requirement
6.	Net NPL	3.03%	3.44%	a.	Primary reserve 4.69%
7.	Return on Asset (ROA)	3.34%	2.22%	i.	Daily 0.00%
8.	Return on Equity (ROE)	22.15%	13.21%	ii.	Average 4.69%
9.	Net Interest Margin (NIM)	5.01%	4.65%	b.	Reserve requirement 4.10%
10.	Operating Expenses to Operating Income	56.37%	71.38%	i.	Daily 2.00%
11.	Cost to Income Ratio (CIR)	36.44%	42.36%	ii.	Average 2.10%
12.	Loan to Deposit Ratio (LDR)	83.66%	81.15%	3.	Net Open Position-Overall 2.41%

## Statements of Assets' Quality and Other Information

For the Period Ended 31 March 2022 and 2021

(In Millions of Rupiah)

NO	DESCRIPTION	31 March 2022					31 March 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
b.	Foreign currencies	834,194	-	-	-	-	-	-	-	-	723,801
2. Spot and derivative receivables/forward											
a.	Rupiah	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
3. Securities											
a.	Rupiah	197,857,947	6,978	-	-	197,864,925	140,459,134	-	-	-	140,459,134
b.	Foreign currencies	46,559,765	-	-	-	46,559,765	30,441,014	-	-	-	30,441,014
4. Securities sold with agreement to repurchase (repo)											
a.	Rupiah	21,050,526	-	-	-	21,050,526	494,525	-	-	-	494,525
b.	Foreign currencies	6,357,906	-	-	-	6,357,906	1,387,591	-	-	-	1,387,591
5. Securities purchased with agreement to resell (reverse repo)											
a.	Rupiah	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
6. Acceptances receivables											
a.	Rupiah	2,570	-	-	-	2,570	7,412	-	-	-	7,412
7. Loans and financing provided											
<b>a. Micro, Small and Medium Loans (UMKM)</b>											
i.	Rupiah	500	-	-	-	500	-	-	-	-	500
ii.	Foreign currencies	500	-	-	-	500	-	-	-	-	500
<b>b. Non-UMKM</b>											
i.	Rupiah	21,609,598	4,450	-	12	21,614,060	14,019,136	9,773	-	-	14,028,909
ii.	Foreign currencies	3,899,124	4,450	-	12	3,903,586	2,354,168	9,773	-	-	2,363,941
<b>c. Restructured Loans<sup>(**)</sup></b>											
i.	Rupiah	17,710,474	-	-	-	17,710,474	11,664,968	-	-	-	11,664,968
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
8. Investments in shares											
a.	Rupiah	9,935,232	-	483,228	25,191	10,443,651	8,323,991	-	483,227	25,191	8,832,409
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
9. Other receivable											
a.	Rupiah	496,485	1,245	-	-	497,730	839,136	-	-	-	839,136
b.	Foreign currencies	29,574,394	-	-	-	29,574,394	15,946,248	-	-	-	15,946,248
<b>II THIRD PARTIES</b>											
1. Placements with other banks											
a.	Rupiah	10,554,406	-	-	-	10,554,406	10,273,254	-	-	-	10,273,254
b.	Foreign currencies	55,524,865	-	-	-	55,524,865	117,488,604	-	47,120	-	117,535,724
2. Spot and derivative receivables/forward											
a.	Rupiah	1,368,242	-	-	-	1,368,242	1,312,011	-	-	-	1,312,011
b.	Foreign currencies	43,070	-	-	-	43,070	85,154	-	-	-	85,154
3. Securities											
a.	Rupiah	27,107,689	34,763	-	-	27,142,452	18,004,621	-	-	-	18,004,621
b.	Foreign currencies	8,937,744	-	-	-	8,937,744	16,103,099	-	-	-	16,103,099
4. Securities sold with agreement to repurchase (repo)											
a.	Rupiah	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	876,585	-	-	-	876,585	-	-	-	-	-
5. Securities purchased with agreement to resell (reverse repo)											
a.	Rupiah	2,891,882	-	-	-	2,891,882	35,017,088	-	-	-	35,017,088
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
6. Acceptances receivables											
a.	Rupiah	10,059,624	679,091	1,366	-	10,740,081	9,949,170	63,523	1,481	-	10,014,174
7. Loans and financing provided											
<b>a. Micro, Small and Medium Loans (UMKM)</b>											
i.	Rupiah	102,834,554	3,406,924	264,914	470,082	382,593	107,359,077	89,153,735	2,470,988	145,894	191,666
ii.	Foreign currencies	102,696,607	3,406,924	264,914	470,082	382,593	107,221,120	89,082,033	2,455,524	145,894	191,666
iii.	Foreign currencies	137,957	-	-	-	137,957	71,702	5,436	-	-	77,138
<b>b. Non-UMKM</b>											
i.	Rupiah	652,023,771	39,562,505	1,662,874	4,689,720	15,441,514	713,380,384	612,352,730	35,516,609	3,210,000	4,364,755
ii.	Foreign currencies	499,723,825	27,361,534	1,662,874	4,148,268	11,415,084	544,311,585	489,941,541	26,950,779	3,117,130	3,793,709
iii.	Foreign currencies	152,299,946	12,203,971	-	-	-	14,113	2			