

Statements of Financial Position

As of 30 September 2023 and 31 December 2022

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED			
		30 September 2023	31 December 2022 (Audited)	30 September 2023	31 December 2022 (Audited)		
ASSETS							
1.	Cash	18,594,686	20,852,885	23,443,305	27,212,759		
2.	Placements with Bank Indonesia	101,706,930	147,516,206	125,567,071	183,931,076		
3.	Placements with other banks	35,477,137	63,963,932	44,230,387	66,552,179		
4.	Spot and derivative receivables/forward	2,775,641	2,250,716	2,809,126	2,275,250		
5.	Securities *)	256,286,028	280,079,709	361,571,903	385,062,705		
6.	Securities sold under agreement to repurchase (Repo)	26,864,849	26,016,689	26,976,072	26,127,217		
7.	Securities purchased under agreement to resell (Reverse Repo)	5,012,966	6,312,523	10,978,398	11,705,989		
8.	Acceptance receivables	12,736,294	11,357,879	12,833,550	11,781,581		
9.	Loans	1,016,043,397	932,639,051	1,280,914,677	1,172,599,882		
10.	Consumer financing receivables	-	-	29,631,033	23,577,727		
11.	Sharia financing	-	-	-	-		
12.	Investment in shares	15,068,656	15,068,650	2,847,005	2,757,594		
13.	Others financial assets	38,979,355	43,883,587	40,523,988	45,339,316		
14.	Allowance for impairment on financial assets -/-	-	-	-	-		
a.	Securities	(11,213)	(17,834)	(73,584)	(39,268)		
b.	Loans and sharia financing **)	(46,703,333)	(54,267,417)	(58,374,002)	(65,362,179)		
c.	Others	(2,491,292)	(1,714,720)	(2,587,610)	(1,761,117)		
15.	Intangible assets	9,745,950	9,270,638	12,507,266	11,712,040		
16.	Accumulated amortisation for intangible assets -/-	(6,187,902)	(5,597,283)	(7,411,903)	(6,618,431)		
17.	Premises and equipment ***)	67,911,543	66,392,486	79,997,874	77,969,898		
18.	Accumulated depreciation for premises and equipment -/-	(17,631,237)	(16,185,489)	(23,560,790)	(21,429,332)		
19.	Net earning assets	-	-	-	-		
a.	Abandoned properties - net	-	-	9,403	9,403		
b.	Repossession assets - net	-	-	-	-		
c.	Suspense account - net	-	-	-	-		
d.	Interface assets	-	-	-	-		
18.	Lease financing	-	-	5,376,922	5,872,560		
19.	Other assets	22,890,610	20,419,902	36,257,886	30,997,885		
TOTAL ASSETS		1,559,540,234	1,570,332,063	2,006,939,146	1,992,544,687		
LIABILITIES AND EQUITY							
LIABILITIES							
1.	Demand deposits ****)	465,745,825	497,991,237	506,233,494	541,801,050		
2.	Saving deposits ****)	440,789,615	428,366,948	564,083,926	552,752,472		
3.	Time deposits ****)	244,191,729	266,806,141	381,390,705	396,291,070		
4.	Electronic money	1,796,547	1,754,492	1,796,547	1,754,492		
5.	Fund from Bank Indonesia	-	-	11,025,200	-		
6.	Fund from other banks ****)	14,198,662	13,419,651	16,046,637	15,781,347		
7.	Spot and derivative liabilities/forward	2,203,559	2,150,170	2,203,559	2,150,170		
8.	Securities sold under agreement to repurchase liabilities (Repo)	25,497,139	24,228,547	25,593,367	24,325,475		
9.	Acceptance liabilities	127,366,294	11,357,879	12,833,550	11,781,581		
10.	Securities issued	40,929,777	36,370,874	51,761,605	46,209,505		
11.	Fund borrowings	50,555,120	41,862,329	74,654,161	62,973,682		
12.	Margin deposits received	1,274,857	944,783	1,274,857	944,783		
13.	Interface liabilities	19,465	124,781	19,465	124,781		
14.	Liability to unit-link holders	-	-	28,949,747	29,710,227		
15.	Other liabilities	37,807,536	33,711,642	60,464,186	53,698,597		
16.	Minority interest	-	-	22,566,669	-		
TOTAL LIABILITIES		1,337,746,125	1,359,089,474	1,763,629,598	1,762,865,901		
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 -/-	-	-	-	-		
18.	Additional paid-in capital	-	-	-	-		
a.	Agio	18,941,550	18,941,550	17,643,264	17,643,264		
b.	Disagio -/-	-	-	-	-		
c.	Funds for paid-in capital	-	-	-	-		
d.	Others	-	-	-	-		
19.	Other comprehensive income	-	-	-	-		
a.	Gain	36,028,874	36,028,874	36,913,605	36,982,170		
b.	Losses -/-	(3,758,929)	(3,076,188)	(4,221,231)	(3,599,747)		
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 *****)	145,348,353	124,472,820	164,612,749	140,299,355		
b.	Current year	35,936,643	37,692,426	39,063,543	41,170,637		
c.	Paid dividend -/-	(24,702,382)	(16,816,893)	(24,702,382)	(16,816,893)		
TOTAL EQUITY ATTRIBUTABLE TO OWNER		221,794,109	211,242,589	243,309,548	229,678,786		
TOTAL EQUITY		221,794,109	211,242,589	243,309,548	229,678,786		
TOTAL LIABILITIES DAN EQUITY		1,559,540,234	1,570,332,063	2,006,939,146	1,992,544,687		
*) Including Securities owned by Subsidiary which classified "At Cost" in accordance with SFAS 110 "Accounting for Sukuk" which has effective since 1 January 2017.							
**) Consolidated balance includes allowance for impairment for consumer financing receivables and lease financing from Subsidiaries.							
***) Including right of use assets.							
****) Consolidated balance includes temporary syariah funds from Subsidiary.							
*****) Accumulated losses of Rp162,874,901 had been eliminated against additional paid-in capital (agio) through quasi-reorganisation on 30 April 2003.							
Statements of Financial Ratios							
As of 30 September 2023 and 2022 (In %)							
NO	RATIOS	30 September 2023	30 September 2022	NO	RATIOS	30 September 2023	30 September 2022
PERFORMANCE RATIOS				COMPLIANCE			
1.	Capital Adequacy Ratio (CAR)	20.68%	19.32%	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	0.87%	1.36%	i.	Related parties	0.00%	0.00%
3.	Non-performing earning assets to total earning assets	0.88%	1.35%	ii.	Third parties	0.00%	0.00%
4.	Allowance for impairment on financial NPLs to earning assets	3.45%	4.54%	b.	Percentage of excess of Legal Lending Limit	-	-
5.	Gross NPL	1.36%	2.26%	i.	Related parties	0.00%	0.00%
6.	Net NPL	0.32%	0.31%	ii.	Third parties	0.00%	0.00%
7.	Return on Asset (ROA)	3.85%	3.40%	2.	Reserve requirement	-	-
8.	Return on Equity (ROE)	26.34%	23.28%	a.	Primary reserve requirement Rupiah	7.89%	8.23%
9.	Net Interest Margin (NIM)	5.35%	5.12%	i.	Daily	-	-
10.	Operating Expenses to Operating Income	52.92%	55.59%	ii.	Average	7.89%	8.23%
11.	Cost to Income Ratio (CIR)	37.94%	35.82%	b.	Reserve requirement foreign currencies	4.10%	4.10%
12.	Loan to Deposit Ratio (LDR)	83.64%	83.18%	i.	Daily	2.00%	2.00%
				ii.	Average	2.10%	2.10%
				3.	Net Open Position-overall	1.23%	7.59%

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

**) Consolidated balance includes allowance for impairment for consumer financing receivables and lease financing from Subsidiaries.

***) Including right of use assets.

****) Consolidated balance includes temporary syirkah funds from Subsidiary.

*****) Accumulated losses of Rp162,874,901 had been eliminated against additional paid-in capital/ago through quasi-reorganisation on 30 April 2003.

Statements of Financial Ratios

As of 30 September 2023 and 2022

(In %)

	a. Rupiah	22	-	-	-	22	22
	b. Foreign currencies	984,133	-	-	-	984,133	958,593
2.	Spot and derivative receivables/forward						
	a. Rupiah	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-
3.	Securities						
	a. Rupiah	26,394	-	-	-	26,394	15,231
	b. Foreign currencies	-	-	-	-	-	-
4.	Securities sold under agreement to repurchase (Repo)						
	a. Rupiah	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-
5.	Securities purchased under agreement to resell (Reverse Repo)						
	a. Rupiah	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-
6.	Acceptance receivables	6,556	-	-	-	6,556	4,115
7.	Loans and financing provided						
	a. Micro, Small and Medium (UMKM)	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-
	b. Non UMKM	5,661,293	54	-	-	5,661,347	3,886,821
	i. Rupiah	4,890,730	54	-	-	4,890,784	3,429,996
	ii. Foreign currencies	770,563	-	-	-	770,563	456,825
	c. Restructured loans*)	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-
8.	Investments in shares	14,526,121	-	414,227	94,191	15,034,539	10,042,232
9.	Other receivables	-	-	-	-	-	-
10.	Commitments and contingencies						
	a. Rupiah	1,067,967	153	-	-	1,068,120	435,732
	b. Foreign currencies	-	-	-	-	-	130

Statements of Assets' Quality and Other Information

As of 30 September 2023 and 2022

(In Millions of Rupiah)

2.	Spot and derivative receivables/forward	45,213,975	-	-	-	-	-	45,213,975	50,122,638	-	-	-	-	50,122,638
a.	Rupiah	2,615,861	-	-	-	-	-	2,615,861	2,063,108	-	-	-	-	2,063,108
b.	Foreign currencies	159,780	-	-	-	-	-	159,780	125,948	-	-	-	-	125,948
3.	Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	197,614,152	-	-	-	-	-	197,614,152	211,010,886	-	-	-	-	211,010,886
b.	Foreign currencies	58,645,482	-	-	-	-	-	58,645,482	58,846,733	-	-	-	-	58,846,733
4.	Securities sold under agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	17,992,369	-	-	-	-	-	17,992,369	25,504,663	-	-	-	-	25,504,663
b.	Foreign currencies	8,872,480	-	-	-	-	-	8,872,480	7,661,034	-	-	-	-	7,661,034
5.	Securities purchased under agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	5,012,966	-	-	-	-	-	5,012,966	7,397,180	-	-	-	-	7,397,180
b.	Foreign currencies	-	-	-	-	-	-	-	226,976	-	-	-	-	226,976
6.	Acceptance receivables	12,639,592	90,146	-	-	-	-	12,729,738	8,522,789	116,116	2,143	-	-	8,641,048
7.	Loans and financing provided	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	Micro, Small and Medium (UMKM)	115,620,296	4,600,321	575,240	760,328	493,520	122,079,705	108,553,909	3,797,782	364,477	1,007,555	302,405	114,026,128	113,903,258
i.	Rupiah	115,620,296	4,600,321	575,240	760,328	493,520	121,704,429	108,431,039	3,797,782	364,477	1,007,555	302,405	113,903,258	113,903,258
ii.	Foreign currencies	375,276	-	-	-	-	375,276	122,870	-	-	-	-	122,870	122,870
b.	Non UMKM	832,529,811	43,849,376	1,675,968	6,194,801	4,052,389	888,302,345	733,388,738	37,799,589	1,031,104	5,413,181	12,240,560	789,873,172	789,873,172
i.	Rupiah	613,575,186	30,534,038	1,675,968	4,760,495	1,813,665	652,359,382	531,556,773	25,998,924	1,031,104	4,533,368	8,279,050	571,399,219	571,399,219
ii.	Foreign currencies	218,954,625	13,315,338	-	1,434,306	2,238,664	235,942,963	201,831,965	11,800,665	-	879,813	3,961,510	218,473,953	218,473,953
c.	Restructured loans *)	38,081,844	55,109,900	1,134,441	5,300,952	3,680,962	83,308,099	64,438,570	3,870,550	833,167	5,996,628	10,911,725	115,650,440	115,650,440
i.	Rupiah	29,086,587	21,794,994	1,134,441	3,866,616	1,455,212	50,137,876	35,147,103	2,255,048	833,167	4,716,815	6,950,294	90,197,486	90,197,486
ii.	Foreign currencies	8,195,259	13,314,906	-	1,434,306	2,225,750	25,170,221	9,291,467	11,320,097	-	679,813	3,961,431	25,452,808	25,452,808
8.	Investments in shares	-	-	-	-	34,117	34,117	-	-	-	-	34,098	34,098	34,098
9.	Other receivables	25,791,037	491,732	-	2,050	1,219,630	27,504,449	31,422,026	635,271	15,522	-	1,203,825	33,276,644	33,276,644
10.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	217,811,367	2,228,353	277	55,047	63,257	220,158,301	191,452,219	1,794,206	33,652	36,903	174,374	193,491,354	193,491,354
b.	Foreign currencies	131,750,288	6,566,097	-	2,316	4,397	138,323,098	119,561,829	5,068,780	7,748	2,670	12,927	118,654,059	118,654,059
III OTHER INFORMATION														
1.	Value of bank's assets pledged as collateral:	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	To Others	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Reposited assets **)	-	-	-	-	-	-	-	-	-	-	-	-	-
*)	Include restructured loans due to Covid-19.	-	-	-	-	-	-	-	-	-	-	-	-	-
**)	Reposited assets are presented net after the allowance for impairment of assets.	-	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	238,820	238,820