

Statements of Financial Position

As of 31 December 2022 and 2021

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL (Audited)		CONSOLIDATED (Audited)	
		31 December 2022	31 December 2021	31 December 2022	31 December 2021
ASSETS					
1.	Cash	20,852,885	18,829,300	27,212,759	23,948,485
2.	Placements with Bank Indonesia	147,516,206	116,306,974	183,931,076	138,296,267
3.	Placements with other banks	63,963,932	30,968,466	66,552,179	33,954,077
4.	Spot and derivative receivables/forward	2,250,716	1,673,544	2,275,250	1,673,815
5.	Securities**)	280,079,709	265,127,156	385,062,705	379,541,406
6.	Securities sold under repurchase agreements (Repo)	26,016,689	6,202,221	26,127,217	6,326,209
7.	Securities purchased under resale agreements (Reverse Repo)	6,312,523	22,136,689	11,705,989	27,317,000
8.	Acceptances receivables	11,357,879	10,231,835	11,781,581	10,273,444
9.	Loans	932,639,051	828,113,863	1,172,599,882	1,026,224,827
10.	Consumer financing receivables	-	-	23,757,727	19,108,322
11.	Share financing	-	-	-	-
12.	Investment in share	15,068,650	10,477,783	2,757,594	2,446,988
13.	Others financial assets	43,883,587	37,990,768	45,339,316	39,099,546
14.	Allowance for impairment on financial assets -/-	-	-	-	-
a.	Securities	(17,834)	(60,684)	(39,268)	(81,350)
b.	Loans and sharia financing **)	(54,267,417)	(60,488,261)	(65,362,179)	(69,193,662)
c.	Others	(1,714,720)	(1,684,502)	(1,761,117)	(1,735,881)
15.	Intangible assets	9,270,638	8,439,235	11,712,040	10,634,616
16.	Accumulated amortisation for intangible assets -/-	(5,597,283)	(4,701,232)	(6,618,431)	(5,523,002)
17.	Premises and equipment ***)	66,392,486	58,232,269	77,969,898	67,503,267
18.	Accumulated depreciation for premises and equipment -/-	(16,185,489)	(13,894,875)	(21,429,332)	(18,358,475)
19.	Non earning assets	-	-	-	-
a.	Abandoned properties - net	-	-	9,403	-
b.	Reposessed assets - net	-	238,820	-	238,820
c.	Suspense account - net	2,089,953	419,412	2,089,953	419,412
d.	Interface assets	-	-	-	-
18.	Lease financing	-	-	5,872,566	4,823,773
19.	Other assets	20,419,902	20,996,790	30,997,885	28,673,079
TOTAL ASSETS		1,570,332,063	1,355,555,571	1,992,544,687	1,725,611,128
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits ****)	497,991,237	378,436,403	541,801,005	413,072,630
2.	Savings deposits ****)	428,366,948	380,876,425	552,752,472	486,852,911
3.	Time deposits ****)	266,806,141	266,984,444	396,291,070	391,250,578
4.	Electronic money	1,754,492	1,556,416	1,754,492	1,556,416
5.	Fund from Bank Indonesia	-	-	-	-
6.	Fund from other banks ****)	13,419,651	12,307,313	15,781,347	13,810,595
7.	Spot and derivative liabilities/forward	2,150,170	1,024,951	2,150,170	1,024,951
8.	Securities sold under repurchase agreements (Repo)	24,228,547	5,343,570	24,325,475	5,427,998
9.	Acceptances liabilities	11,357,879	10,231,835	11,781,581	10,273,444
10.	Securities issued	36,370,874	35,305,054	46,209,505	45,573,777
11.	Fund borrowings	41,862,329	40,702,962	62,973,682	51,536,546
12.	Margin deposits received	944,783	670,515	944,783	670,515
13.	Interface liabilities	124,781	38,617	124,781	38,617
14.	Liability to unit-link holders	-	-	29,710,227	30,657,570
15.	Other liabilities	33,711,642	32,332,520	53,698,597	51,753,698
16.	Minority interest	-	-	22,566,669	17,424,670
TOTAL LIABILITIES		1,359,089,474	1,165,811,025	1,762,865,901	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	18,941,550	18,799,505	17,643,264	17,501,219
a.	Agio	-	-	-	-
b.	Disagio -/-	-	-	-	-
c.	Funds for paid-up capital	-	-	-	-
d.	Others	-	-	-	-
19.	Other comprehensive income	-	-	-	-
a.	Gain	36,028,874	32,774,094	36,973,371	33,680,333
b.	Losses -/-	(3,076,188)	(293,023)	(3,599,747)	(740,691)
20.	Reserve	-	-	-	-
a.	General reserve	2,333,333	2,333,333	2,342,132	2,333,333
b.	Appropriated reserve	-	-	-	-
21.	Retained earning	-	-	-	-
a.	Previous years *****)	124,472,820	109,334,221	140,299,355	122,497,998
b.	Current year	37,692,426	25,410,151	41,170,337	28,028,155
c.	Paid dividend -/-	(16,816,893)	(10,271,552)	(16,816,893)	(10,271,552)
TOTAL EQUITY ATTRIBUTABLE TO OWNER		211,242,589	189,744,546	229,678,786	204,686,612
TOTAL EQUITY		211,242,589	189,744,546	229,678,786	204,686,612
TOTAL LIABILITIES AND EQUITY		1,570,332,063	1,355,555,571	1,992,544,687	1,725,611,128

^{*)} Including Securities owned by Subsidiary which classified "at Cost" in accordance with SICs 110 "Accounting for Sukuk" which has effective since 1 January 2012.
^{**)} Including allowance for impairment for consumer financing receivables and lease financing.
^{***)} Including right of use assets.
^{****)} Consolidated balance includes temporary syrahk funds from a Subsidiary.
^{*****)} Accumulated losses of Rp102,074,801 million had been eliminated against additional paid-in capital/agio through quasi-reorganisation on 30 April 2003.

Calculation of Financial Ratios

As of 31 December 2022 and 2021

(In %)

NO	RATIOS	31 December	31 December	NO	RATIOS	31 December	31 December
		2022 (Audited)	2021 (Audited)			2022 (Audited)	2021 (Audited)
PERFORMANCE RATIOS				COMPLIANCE			
1.	Capital Adequacy Ratio (CAR)	19.46%	19.60%	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	1.09%	1.63%	i.	Related parties	0.00%	0.00%
				ii.	Third parties	0.00%	0.00%
3.	Non-performing earning assets to total earning assets	1.09%	1.60%	b.	Percentage of excess of Legal Lending Limit		
	Allowance for impairment on financial assets to earning assets	3.91%	5.04%	i.	Related parties	0.00%	0.00%
				ii.	Third parties	0.00%	0.00%
5.	NPL Gross	1.88%	2.81%	2.	Reserve requirement		
6.	NPL Net	0.26%	0.41%	a.	Primary reserve requirement Rupiah	8.53%	3.97%
7.	Return on Asset (ROA)	3.30%	2.53%	i.	Daily	0.00%	0.50%
8.	Return on Equity (ROE)	22.62%	16.24%	ii.	Average	8.53%	3.47%
9.	Net Interest Margin (NIM)	5.16%	4.73%	b.	Reserve requirement Foreign currencies	4.10%	4.10%
10.	Operating Expenses to Operating Income	57.35%	67.26%	i.	Daily	2.00%	2.00%
11.	Cost to Income Ratio (CIR)	38.19%	42.54%	ii.	Average	2.10%	2.10%
12.	Loan to Deposit Ratio (LDR)	77.61%	80.04%	3.	Net Open Position-Overall	9.78%	4.27%

Statements of Assets' Quality and Other Information

As of 31 December 2022 and 2021

(In Millions of Rupiah)

NO	DESCRIPTION	31 December 2022 (Audited)					INDIVIDUAL		31
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	
I. RELATED PARTIES									
1.	Placements with other banks								
a.	Rupiah	250,022	-	-	-	-	250,022	22	-
b.	Foreign currencies	942,939	-	-	-	-	942,939	889,890	-
2.	Spot and derivative receivables/ forward								
a.	Rupiah	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-
3.	Securities								
a.	Rupiah	10,401	-	-	-	-	10,401	25,098	-
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	2,180	-	-	-	-	2,180	2,829	-
7.	Loans and financing provided								
a.	Micro, Small and Medium loans (UMKM)		-	-	-	-	-	500	-
i.	Rupiah	-	-	-	-	-	-	500	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-
b.	Non UMKM	3,934,801	558	-	-	-	3,935,359	4,138,201	5,870
i.	Rupiah	3,467,776	558	-	-	-	3,468,334	3,995,676	5,870
ii.	Foreign currencies	467,025	-	-	-	-	467,025	142,525	-
c.	Restructured loans*)								
i.	Rupiah	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-
8.	Investments in shares	14,526,122	-	414,227	94,191	-	15,034,540	9,935,232	-
9.	Other receivables	-	-	-	-	-	-	484	-
10.	Commitments and contingencies								
a.	Rupiah	528,902	153	-	-	-	529,055	609,400	199
b.	Foreign currencies	-	-	-	-	-	-	-	-
II. THIRD PARTIES									
1.	Placements with other banks								
a.	Rupiah	17,639,395	-	-	-	-	17,639,395	1,496,029	-
b.	Foreign currencies	106,048,785	-	-	-	-	106,048,785	58,156,464	-
2.	Spot and derivative receivables/ forward								
a.	Rupiah	2,125,393	-	-	-	-	2,125,393	1,641,002	-
b.	Foreign currencies	125,323	-	-	-	-	125,323	32,542	-
3.	Securities								
a.	Rupiah	214,425,713	-	-	-	-	214,425,713	212,077,515	51,654
b.	Foreign currencies	65,643,595	-	-	-	-	65,643,595	52,972,889	-
4.	Securities sold with agreement to repurchase (Repo)								
a.	Rupiah	19,566,295	-	-	-	-	19,566,295	-	-
b.	Foreign currencies	6,450,394	-	-	-	-	6,450,394	6,202,221	-
5.	Securities purchased with agreement to resell (Reverse Repo)								
a.	Rupiah	6,312,523	-	-	-	-	6,312,523	22,136,689	-
b.	Foreign currencies	-	-	-	-	-	-	-	-
6.	Acceptances receivables	11,290,400	62,784	2,515	-	-	11,355,699	9,467,878	759,304
7.	Loans and financing provided								
a.	Micro, Small and Medium loans (UMKM)	112,371,501	3,544,994	314,452	466,031	598,054	117,295,032	100,352,147	2,328,286
i.	Rupiah	112,198,336	3,544,994	314,452	466,031	598,054	117,121,867	100,056,263	2,328,286
ii.	Foreign currencies	173,165	-	-	-	-	173,165	295,884	-
b.	Non UMKM	758,339,185	37,004,360	966,062	4,936,004	10,163,040	81,406,660	69,978,302	38,191,670
i.	Rupiah	550,346,412	22,549,653	966,062	4,410,452	7,490,838	585,763,417	499,687,612	26,090,996
ii.	Foreign currencies	207,992,773	14,454,716	-	525,552	2,672,202	225,645,243	160,290,690	12,101,574
c.	Restructured loans*)	54,866,554	32,520,055	642,551	4,546,121	9,541,350	102,116,631	83,358,834	34,572,483
i.	Rupiah	49,509,092	18,092,502	642,551	4,020,670	6,869,229	79,134,044	72,755,391	23,067,584
ii.	Foreign currencies	5,357,462	14,427,553	-	525,451	2,672,121	22,982,587	10,583,445	5,589,899
8.	Investments in shares	32,844,347	437,481	12,419	-	1,227,446	34,510,310	28,362,220	1,194,140
9.	Other receivables	-	-	-	-	-	-	-	-
10.	Commitments and contingencies								
a.	Rupiah	212,868,165	1,590,874	3,945	45,927	192,013	214,700,924	199,868,525	2,358,886
b.	Foreign currencies	124,557,866	5,678,188	333	4,003	379	130,240,769	121,492,217	5,589,899