

Statements of Financial Position

As of June 30, 2021 and December 31, 2020

	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 June 2021	31 December 2020 (Audited)	30 June 2021	31 December 2020 (Audited)
ASSETS					
1.	Cash	16,366,324	22,030,645	20,913,029	24,682,671
2.	Placements with Bank Indonesia	95,298,345	99,565,631	114,463,157	114,665,364
3.	Placements with other banks	33,655,649	30,994,895	36,930,945	38,835,001
4.	Spot and derivative receivables/forward	1,335,811	2,587,913	1,337,686	2,589,136
5.	Securities***	210,232,353	172,893,039	314,025,266	237,480,529
6.	Securities sold under repurchase agreements (Repo)	1,456,171	1,560,830	1,584,527	1,687,310
7.	Securities purchased under resale agreements (Reverse Repo)	15,278,834	54,043,600	17,659,064	55,094,456
8.	Acceptances receivables	8,402,127	10,020,264	8,662,642	10,156,509
9.	Loans	805,204,153	763,603,416	991,782,579	870,145,465
10.	Consumer financing receivables	-	-	18,645,583	19,078,408
11.	Sharia financing	-	-	-	-
12.	Investment in share	8,866,518	8,867,261	2,297,610	2,264,636
13.	Others financial assets	32,292,378	35,990,680	33,375,492	36,517,872
14.	Allowance for impairment on financial assets -/+	-	-	-	-
a.	Securities	(37,099)	(66,439)	(61,669)	(87,539)
b.	Loans	(60,225,575)	(58,491,446)	(68,599,299)	(62,758,566)
c.	Others	(1,551,706)	(1,900,375)	(1,628,957)	(1,995,530)
15.	Intangible assets	7,391,450	7,236,409	9,464,498	9,157,842
16.	Accumulated amortisation for intangible assets -/+	(4,389,278)	(4,085,191)	(5,130,570)	(4,637,223)
17.	Premises and equipment****	56,677,732	56,719,441	65,023,375	62,006,223
18.	Accumulated depreciation for premises and equipment -/+	(13,014,317)	(12,454,995)	(17,026,644)	(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	1,152,739	245,652
c.	Suspense account	1,831,097	1,239,785	1,831,096	1,239,785
d.	Inter office assets	210,032	3,750	210,032	3,750
20.	Lease financing	-	-	3,907,981	3,581,422
21.	Other assets	21,406,956	18,345,975	29,605,997	24,557,615
TOTAL ASSETS		1,237,027,618	1,209,045,441	1,580,527,235	1,429,334,484
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits **)	322,844,976	283,986,067	350,893,094	305,364,218
2.	Savings deposits **)	354,118,767	338,698,937	449,901,515	390,694,642
3.	Time deposits **)	247,794,495	286,271,302	368,444,626	351,259,370
4.	Electronic money	1,449,306	1,399,915	1,449,306	1,399,915
5.	Fund from Bank Indonesia	-	-	-	-
6.	Fund from other banks **)	13,871,739	6,441,463	13,962,399	7,215,782
7.	Spot and derivative liabilities/forward	1,499,413	1,510,384	1,511,903	1,517,625
8.	Securities sold under repurchase agreements (Repo)	1,216,143	1,246,840	1,302,037	1,330,068
9.	Acceptances liabilities	8,402,127	10,020,264	8,662,642	10,156,509
10.	Securities issued	36,770,970	31,885,353	47,085,980	38,545,729
11.	Fund borrowings	41,717,375	40,894,037	52,108,346	52,962,312
12.	Margin deposits received	541,826	722,071	541,826	722,071
13.	Inter office liabilities	-	-	-	-
14.	Liability to Unit Link Holders	-	-	26,664,806	27,850,536
15.	Other liabilities	32,388,046	30,262,598	52,867,910	46,465,624
16.	Minority interest	-	-	16,053,449	4,653,313
TOTAL LIABILITIES		1,062,615,183	1,033,339,231	1,391,449,839	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	17,416,663	17,174,147
b.	Disagio -/+	-	-	-	-
c.	Funds for paid-up capital	-	-	-	-
d.	Others	-	-	1,912	-
19.	Other comprehensive income	-	-	-	-
a.	Gain	33,107,995	36,379,113	33,709,180	37,067,009
b.	Losses -/+	(591,535)	(1,332,537)	(593,809)	(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	11,507,893	14,155,319	12,501,134	17,119,253
c.	Paid Dividend2 -/+	(10,271,552)	(16,489,280)	(10,271,552)	(16,489,280)
TOTAL EQUITY ATTRIBUTABLE TO OWNER		174,412,435	175,706,210	189,077,396	189,142,952
TOTAL EQUITY		174,412,435	175,706,210	189,077,396	189,142,952
TOTAL LIABILITIES AND EQUITY		1,237,027,618	1,209,045,441	1,580,527,235	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.

**) Consolidated balance includes temporary syrahk funds from a Subsidiary.

***) 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 June 30, 2021 and 2020

(In %)

NO	RATIOS	30 June 2021	30 June 2020 (Review)	NO	RATIOS	30 June 2021	30 June 2020 (Review)
PERFORMANCE RATIOS							
1.	Capital Adequacy Ratio (CAR)	18.94%	19.20%	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	-	-	ii.	Third parties	0.00%	0.00%
3.	Non-performing earning assets to total earning assets	1.84%	2.03%	b.	Percentage of excess of the Legal Lending Limit	-	-
4.	Allowance for impairment on non-performing assets to earning assets	5.21%	2.91%	i.	Related parties	0.00%	0.00%
5.	Gross NPL	3.19%	3.42%	ii.	Third parties	0.00%	0.00%
6.	Net NPL	0.49%	0.82%	2.	Reserve requirement	-	-
7.	Return on Asset (ROA)	2.43%	2.23%	a.	Primary reserve requirement Rupiah	3.25%	3.84%
8.	Return on Equity (ROE)	15.12%	13.27%	i.	Daily	0.00%	0.00%
9.	Net Interest Margin (NIM)	4.63%	4.76%	ii.	Average	3.25%	3.84%
10.	Operating Expenses to Operating Income	69.11%	74.18%	b.	Reserve requirement Foreign currencies	4.10%	4.64%
11.	Cost to Income Ratio (CIR)	40.84%	41.29%	i.	Daily	2.00%	2.00%
12.	Loan to Deposit Ratio (LDR)	86.00%	87.65%	ii.	Average	2.10%	2.16%
				3.	Net Open Position - Overall	4.55%	0.56%

Statements of Assets' Quality and Other Information

As of June 30, 2021 and 2020

NO	DESCRIPTION	30 June 2021				INDIVIDUAL			
		Current	Special Mention	Sub Standard	Doubtful	Lois	Total	Current	Special Mention
I RELATED PARTIES									
1.	Placements with other banks	-	-	-	-	-	-	-	-
a.	Rupiah	50,022	-	-	-	-	50,022	22	-
b.	Foreign currencies	781,003	-	-	-	-	781,003	928,760	-
2.	Spot and derivative receivables/ forward	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-
a.	Rupiah	10,239	-	-	-	-	10,239	-	-
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	6,373	-	-	-	-	6,373	-	-
7.	Loans and financing provided	-	-	-	-	-	-	-	-
a. Micro, Small and Medium loans (UMKM)									
i.	Rupiah	184	-	-	-	-	184	4,792	-
ii.	Foreign currencies	184	-	-	-	-	184	4,792	-
b. Non UMKM									
i.	Rupiah	14,572,497	7,301	-	-	-	14,579,798	12,066,761	11,289
ii.	Foreign currencies	3,315,975	7,301	-	-	-	3,323,276	2,282,816	11,289
c. Restructured loans***)									
i.	Rupiah	11,256,522	-	-	-	-	11,256,522	9,783,945	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-
8.	Investments in shares	8,323,990	-	483,227	25,191	-	8,832,408	7,915,609	-
9.	Other receivable	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	-	-	-	-	-	-	-	-
a.	Rupiah	723,312	443	-	-	-	723,755	1,663,319	734
b.	Foreign currencies	22,471,311	-	-	-	-	22,471,311	15,883,660	-
II THIRD PARTIES									
1.	Placements with other banks	20,486,336	-	-	-	-	20,486,336	48,913,564	-
a.	Rupiah	-	-	-	-	-	-	-	-
b.	Foreign currencies	89,074,609	-	-	-	-	89,074,609	70,629,377	-
2.	Spot and derivative receivables/ forward	-	-	-	-	-	-	-	-
a.	Rupiah	1,261,960	-	-	-	-	1,261,960	2,852,948	-
b.	Foreign currencies	73,851	-	-	-	-	73,851	181,651	-
3.	Securities	154,820,237	-	-	-	-	154,820,237	119,047,919	-
a.	Rupiah	55,401,877	-	-	-	-	55,401,877	35,431,987	-
b.	Foreign currencies	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (repo)	-	-	-	-	-	-	-	-
a.	Rupiah	397,452	-	-	-	-	397,452	771,566	-
b.	Foreign currencies	1,058,719	-	-	-	-	1,058,719	3,650,408	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
a.	Rupiah	15,278,834	-	-	-	-	15,278,834	9,009,495	-
b.	Foreign currencies	-	-	-	-	-	-	-	-
6.	Acceptances receivables	8,149,662	245,806	286	-	-	8,395,754	9,212,632	125,479
7.	Loans and financing provided	-	-	-	-	-	-	-	-
a. Micro, Small and Medium loans (UMKM)									
i.	Rupiah	93,796,822	3,843,506	194,865	319,065	194,202	96,340,460	76,879,726	3,804,803
ii.	Foreign currencies	93,719,346	3,843,506	194,865	319,065	194,202	96,270,984	76,758,272	3,190,546
b. Non UMKM									
i.	Rupiah	631,021,113	36,609,424	2,795,036	6,436,432	15,413,706	692,275,713	592,311,621	44,158,975
ii.	Foreign currencies	503,898,446	28,185,042	2,665,383	5,877,386	11,306,611	551,933,148	465,780,387	36,716,694
c. Restructured loans***)									
i.	Rupiah	127,122,667	8,424,382	129,653	599,046	4,106,795	140,242,549	106,531,324	7,982,301
ii.	Foreign currencies	104,769,915	34,121,053	2,531,212	6,025,769	13,140,059	160,587,948	80,001,851	31,278,156
8.	Investments in shares	91,828,965	25,703,569	2,401,559	5,466,663	9,033,695	134,434,451	116,656,338	22,825,597
9.	Other receivable	12,940,950	8,417,484	129,653	559,046	4,106,364	26,153,497	8,344,747	8,452,199
10.	Commitments and contingencies	23,430,312	868,090	15,265	-	-	24,110	-	-
a.	Rupiah	185,712,243	2,107,024	43,802	6,392	175,530	188,044,991	187,215,625	3,970,992
b.	Foreign currencies	100,686,104	2,982,068	4,809	-	-	103,676,581	80,876,314	1,425,034
III OTHER INFORMATIONS									
1.	Value of bank's assets pledge as collateral:	-	-	-	-	-	-	-	-
a.	To Bank Indonesia	-	-	-	-	-	-	-	-
b.	To Others	-	-	-	-	-	-	-	-
2.	Reposessed assets*)	-	-	-	-	-	238,820	-	-

*) 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

Statements of Assets' Quality and Other Information

As of June 30, 2021 and 2020

NO	DESCRIPTION	INDIVIDUAL						30 June 2020 (Review)					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I RELATED PARTIES													
1.	Placements with other banks												
a.	Rupiah	50,022	-	-	-	-	50,022	22	-	-	-	-	22
b.	Foreign currencies	781,003	-	-	-	-	781,003	928,760	-	-	-	-	928,760
2.	Spot and derivative receivables/forward												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
a.	Rupiah	10,239	-	-	-	-	10,239	-	-	-	-	-	-
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	6,373	-	-	-	-	6,373	-	-	-	-	-	-
7.	Loans and financing provided												
a.	Micro, Small and Medium loans (UMKM)	184	-	-	-	-	184	4,792	-	-	-	-	4,792
i.	Rupiah	184	-	-	-	-	184	4,792	-	-	-	-	4,792
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non UMKM	14,572,497	7,301	-	-	-	14,579,798	12,066,761	11,289	-	-	-	12,078,050
i.	Rupiah	3,315,975	7,301	-	-	-	3,323,276	2,282,816	11,289	-	-	-	2,294,105
ii.	Foreign currencies	11,256,522	-	-	-	-	11,256,522	9,783,945	-	-	-	-	9,783,945
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	-	8,424,027
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	723,312	443	-	-	-	723,755	1,663,319	734	-	-	-	1,664,053
b.	Foreign currencies	22,471,311	-	-	-	-	22,471,311	15,883,600	-	-	-	-	15,883,600
II THIRD PARTIES													
1.	Placements with other banks												
a.	Rupiah	20,486,336	-	-	-	-	20,486,336	48,913,564	-	-	-	-	48,913,564
b.	Foreign currencies	89,074,609	-	-	-	-	89,074,609	70,629,377	-	-	-	-	70,629,377
2.	Spot and derivative receivables/forward												
a.	Rupiah	1,261,960	-	-	-	-	1,261,960	2,852,948	-	-	-	-	2,852,948
b.	Foreign currencies	73,851	-	-	-	-	73,851	181,651	-	-	-	-	181,651
3.	Securities												
a.	Rupiah	154,820,237	-	-	-	-	154,820,237	119,047,919	-	-	-	-	119,047,919
b.	Foreign currencies	55,401,877	-	-	-	-	55,401,877	35,431,987	-	-	-	-	35,431,987
4.	Securities sold with agreement to repurchase (repo)												
a.	Rupiah	397,452	-	-	-	-	397,452	771,566	-	-	-	-	771,566
b.	Foreign currencies	1,058,719	-	-	-	-	1,058,719	3,650,408	-	-	-	-	3,650,408
5.	Securities purchased with agreement to resell (reverse repo)												
a.	Rupiah	15,278,834	-	-	-	-	15,278,834	9,009,495	-	-	-	-	9,009,495
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	8,149,662	245,806	286	-	-	8,395,754	9,212,632	125,479	-	-	-	9,338,111
7.	Loans and financing provided												
a.	Micro, Small and Medium loans (UMKM)	93,796,822	3,843,506	194,865	319,065	194,202	98,346,460	79,000,000	3,843,506	194,865	319,065	194,202	83,357,638
i.	Rupiah	1,000,000	3,843,506	194,865	319,065	194,202	5,547,638	5,547,638	3,843,506	194,865	319,065	194,202	6,360,273
ii.	Foreign currencies	92,796,822	-	-	-	-	92,796,822	73,452,362	-	-	-	-	73,452,362
b.	Non UMKM	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5,000,000	5,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5,000,000
i.	Rupiah	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5,000,000	5,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5,000,000
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	1,000,000	-	-	-	-	1,000,000	1,000,000	-	-	-	-	1,000,000
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		12,818,512	29,860,784	23,049,312	65,038,608	1,074,392	178,942,318	130,748,239	23,111,855	33,190,384	2,093,184	2,093,184	168,035,660