

Statements of Financial Position

As of March 31, 2021 and December 31, 2020

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		31 March 2021	31 December 2020 (Audited)	31 March 2021	31 December 2020 (Audited)
ASSETS					
1.	Cash	15,797,914	22,030,645	19,168,868	24,682,671
2.	Placements with Bank Indonesia	119,568,210	99,565,631	135,533,681	114,665,364
3.	Placements with other banks	36,467,315	30,994,895	40,678,837	38,835,001
4.	Spot and derivative receivables/forward	1,397,165	2,587,913	1,399,112	2,589,136
5.	Securities***)	204,977,868	172,893,039	300,168,514	237,480,529
6.	Securities sold under repurchase agreements (Repo)	1,882,116	1,560,830	2,010,277	1,687,310
7.	Securities purchased under resale agreements (Reverse Repo)	35,017,088	54,043,600	39,266,891	55,094,456
8.	Acceptances receivables	10,021,586	10,020,264	10,268,472	10,156,509
9.	Loans	778,954,674	763,603,416	962,266,734	870,145,465
10.	Consumer financing receivables	-	-	19,082,131	19,078,408
11.	Sharia financing	-	-	-	-
12.	Investment in share	8,867,255	8,867,261	2,259,949	2,264,636
13.	Others financial assets	31,703,108	35,990,680	32,693,673	36,517,872
14.	Allowances for impairment on financial assets -/-	-	-	-	-
	a. Securities	(39,904)	(66,439)	(65,679)	(87,539)
	b. Loans	(60,015,157)	(58,491,446)	(67,817,974)	(62,758,566)
	c. Others	(1,569,347)	(1,900,375)	(1,632,758)	(1,995,530)
15.	Intangible assets	7,254,383	7,236,409	9,310,324	9,157,842
	Accumulated amortisation for intangible assets -/-	(4,235,343)	(4,085,191)	(4,928,521)	(4,637,223)
16.	Premises and equipment****)	56,482,832	56,719,441	64,447,422	62,006,223
	Accumulated depreciation for premises and equipment -/-	(12,594,712)	(12,454,995)	(16,390,343)	(15,278,070)
17.	Non earning assets	-	-	-	-
	a. Abandoned properties	101,537	101,533	101,770	101,766
	b. Repossessed assets - net	238,820	238,820	1,154,054	245,652
	c. Suspense account	926,374	1,239,785	926,374	1,239,785
	d. Inter office assets	81,582	3,750	81,582	3,750
18.	Lease Financing	-	-	3,507,482	3,581,422
19.	Other assets	22,118,970	18,345,975	30,576,302	24,557,615
TOTAL ASSETS		1,253,404,334	1,209,045,441	1,584,067,174	1,429,334,484
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits **)	335,885,848	283,986,067	366,842,222	305,364,218
2.	Savings deposits **)	338,984,609	338,698,937	431,726,862	390,694,642
3.	Time deposits **)	272,915,727	286,271,302	382,748,894	351,259,370
4.	Electronic money	1,405,621	1,399,915	1,405,621	1,399,915
5.	Fund from Bank Indonesia	-	-	-	-
6.	Fund from other banks **)	8,968,771	6,441,463	9,736,645	7,215,782
7.	Spot and derivative liabilities/forward	2,026,511	1,510,384	2,048,992	1,571,625
8.	Securities sold under repurchase agreements (Repo)	1,634,087	1,246,840	1,720,130	1,330,068
9.	Acceptances liabilities	10,021,586	10,020,264	10,268,472	10,156,509
10.	Securities issued	32,490,099	31,885,353	40,152,145	38,545,729
11.	Fund borrowings	40,484,137	40,894,037	52,466,612	52,962,912
12.	Margin deposits received	553,591	722,071	553,591	722,071
13.	Inter office liabilities	-	-	-	-
14.	Liability to Unit Link Holders	-	-	27,544,166	27,850,536
15.	Other liabilities	40,847,272	30,262,598	59,329,769	46,465,624
16.	Minority interest	-	-	15,894,833	4,653,131
TOTAL LIABILITIES		1,086,217,859	1,033,339,231	1,402,438,954	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	17,393,719	17,174,147
	b. Disagio -/-	-	-	-	-
	c. Funds for paid-up capital	-	-	-	-
	d. Others	-	-	-	-
19.	Other comprehensive income	-	-	-	-
	a. Gain	32,046,187	36,379,113	32,766,332	37,067,009
	b. Losses -/-	(294,266)	(1,332,537)	(492,520)	(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	5,046,472	14,155,319	5,918,373	17,119,253
	c. Paid Dividend -/-	(10,271,552)	(16,489,280)	(10,271,552)	(16,489,280)
TOTAL EQUITY ATTRIBUTABLE TO OWNER		167,186,475	175,706,210	181,628,220	189,142,952
TOTAL EQUITY		167,186,475	175,706,210	181,628,220	189,142,952
TOTAL LIABILITIES AND EQUITY		1,253,404,334	1,209,045,441	1,584,067,174	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.
***) 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 March 31, 2021 and 2020

NO	RATIOS	31 March 2021	31 March 2020	NO	RATIOS	31 March 2021	31 March 2020
PERFORMANCE RATIOS				COMPLIANCE			
1.	Capital Adequacy Ratio (CAR)	18.51%	17.65%	1.	a. Percentage violation of Legal Lending Limit		
2.	Non performing earning assets and non performing non earning assets	1.87%	1.55%		i. Related parties	0.00%	0.00%
3.	Non performing earning assets to total earning assets	1.84%	1.96%		ii. Third parties	0.00%	0.00%
4.	Allowance for impairment on financial assets to earning assets				b. Percentage of excess of the Legal Lending Limit		
		5.16%	5.07%		i. Related parties	0.00%	0.00%
	Gross NPL	3.30%	2.40%	2.	Reserve requirement	0.00%	0.00%
6.	Net NPL	0.44%	0.47%		a. Primary reserve		
7.	Return on Asset (ROA)	2.22%	3.55%		requirement Rupiah	3.08%	6.31%
8.	Return on Equity (ROE)	13.21%	21.15%		i. Daily	0.00%	2.50%
9.	Net Interest Margin (NIM)	4.65%	5.26%		ii. Average	3.08%	3.81%
10.	Operating Expenses to Operating Income	71.38%	63.01%		b. Reserve requirement		
11.	Cost to Income Ratio (CIR)	42.36%	38.16%		Foreign currencies	4.10%	4.10%
12.	Loan to Deposit Ratio (LDR)	81.15%	94.91%		i. Daily	2.00%	2.00%
					ii. Average	2.10%	2.10%
				3.	Net Open Position - Overall	3.19%	1.35%

Statements of Assets' Quality and Other Information

As of March 31, 2021 and 2020

NO	DESCRIPTION	INDIVIDUAL					31 March 2020						
		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	22	-	-	-	-	22	22	-	-	-	-	22
b.	Foreign currencies	723,801	-	-	-	-	723,801	1,020,597	-	-	-	-	1,020,597
2.	Spot and derivative receivables/ forward												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
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	7,412	-	-	-	-	7,412	-	-	-	-	-	-
7.	Loans and financing provided												
a.	Micro, Small and Medium loans (UMKM)							5,144	-	-	-	-	5,144
i.	Rupiah	-	-	-	-	-	-	5,144	-	-	-	-	5,144
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non UMKM	14,019,136	9,773	-	-	-	14,028,909	12,779,853	11,439	-	-	-	12,791,292
i.	Rupiah	2,354,168	9,773	-	-	-	2,363,941	2,693,374	11,439	-	-	-	2,704,813
ii.	Foreign currencies	11,664,968	-	-	-	-	11,664,968	10,086,479	-	-	-	-	10,086,479
c.	Restructured loans**)												
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	8,323,991	-	483,227	25,191	-	8,832,409	7,915,610	-	483,227	25,191	-	8,424,028
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	839,136	-	-	-	-	839,136	1,731,829	635	-	-	-	1,732,464
b.	Foreign currencies	15,946,248	-	-	-	-	15,946,248	18,998,378	-	-	-	-	18,998,378
II THIRD PARTIES													
1.	Placements with other banks												
a.	Rupiah	10,273,254	-	-	-	-	10,273,254	36,378,852	-	-	-	-	36,378,852
b.	Foreign currencies	117,488,604	-	-	-	47,120	117,535,724	34,319,141	-	-	58,707	-	34,377,848
2.	Spot and derivative receivables/ forward												
a.	Rupiah	1,312,011	-	-	-	-	1,312,011	4,974,159	-	-	-	-	4,974,159
b.	Foreign currencies	85,154	-	-	-	-	85,154	202,285	-	-	-	-	202,285
3.	Securities												
a.	Rupiah	158,507,607	-	-	-	-	158,507,607	104,529,926	-	-	-	-	104,529,926
b.	Foreign currencies	46,470,261	-	-	-	-	46,470,261	36,299,688	-	-	-	-	36,299,688
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	494,525	-	-	-	-	494,525	255,548	-	-	-	-	255,548
b.	Foreign currencies	1,387,591	-	-	-	-	1,387,591	5,080,345	-	-	-	-	5,080,345
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	35,017,088	-	-	-	-	35,017,088	133,300	-	-	-	-	133,300
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	9,949,170	63,523	1,481	-	-	10,014,174	11,288,547	80,307	-	-	-	11,368,854
7.	Loans and financing provided												
a.	Micro, Small and Medium loans (UMKM)	89,153,735	2,470,988	145,894	191,066	118,964	92,080,647	81,152,511	6,401,202	502,216	653,726	493,518	89,203,173
i.	Rupiah	89,082,033	2,465,552	145,894	191,066	118,964	92,080,647	81,019,971	5,704,716	502,216	617,786	486,577	88,333,266
ii.	Foreign currencies	71,702	5,436	-	-	-	77,138	132,540	696,486	-	35,940	4,941	669,907
b.	Non UMKM	612,352,730	35,516,609	3,210,600	4,364,755	17,401,024	672,845,118	623,480,329	43,557,173	1,942,800	2,634,524	12,524,075	684,108,091
i.	Rupiah	489,941,541	26,950,779	3,117,130	3,793,709	13,161,608	536,964,767	483,835,757	31,115,343	1,889,455	2,541,677	10,808,956	530,911,188
ii.	Foreign currencies	122,411,189	8,565,830	92,870	571,046	4,239,416	135,880,351	139,651,572	12,441,830	53,345	92,847	1,715,119	153,917,713
c.	Restructured loans**)	106,250,390	32,544,506	2,913,494	3,751,921	14,938,309	160,398,620	183,86,803	29,190,227	1,396,572	1,861,344	8,073,615	58,878,611
i.	Rupiah	94,660,822	23,978,984	2,820,624	3,180,875	10,754,159	135,395,646	124,541,021	20,956,176	1,343,227	1,791,592	6,971,291	43,513,307
ii.	Foreign currencies	11,589,568	8,565,522	92,870	571,046	4,184,150	25,003,156	5,905,782	8,234,101	53,345	69,752	1,102,324	15,365,304
8.	Investments in shares	-	-	32,813	-	2,033	34,846	-	35,050	-	-	1,987	37,037
9.	Other receivable	23,189,101	479,170	15,489	-	1,155,021	24,838,781	24,755,779	386,861	-	26,625	1,281,705	26,450,970
10.	Commitments and contingencies												
a.	Rupiah	178,003,138	2,110,217	28,120	19,994	168,529	180,329,999	195,545,675	2,333,225	8,585	5,617	32,346	197,925,448
b.	Foreign currencies	95,407,048	1,273,218	15,681	-	936	96,759,883	97,321,238	1,561,403	-	-	-	98,882,641
III OTHER INFORMATION													
1.	Value of bank's assets pledge as collateral												
a.	To Bank Indonesia												
b.	To Others												
2.	Repossessioned assets*)						238,820						238,820