

Statements of Financial Position
As of 31 March 2023 and 31 December 2022

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		31 March 2023	31 December 2022 (Audited)	31 March 2023	31 December 2022 (Audited)
ASSETS					
1.	Cash	20,337,163	20,285,885	26,636,233	27,212,759
2.	Placements with Bank Indonesia	79,952,044	147,516,206	111,936,277	183,931,076
3.	Placements with other banks	46,634,889	63,963,932	49,541,469	66,552,179
4.	Spot and derivative receivables/forward	2,857,337	2,250,716	2,867,527	2,275,250
5.	Securities**	274,329,411	280,079,709	385,582,656	385,062,705
6.	Securities sold under agreement to repurchase (Repo)	26,993,228	26,016,689	27,101,917	26,127,217
7.	Securities purchased under agreement to resell (Reverse Repo)	160,043	6,312,523	5,250,106	11,705,989
8.	Acceptances receivables	11,721,147	11,357,879	12,086,591	11,781,581
9.	Loans	927,191,716	932,639,051	1,172,883,517	1,172,599,882
10.	Consumer financing receivables	-	-	26,920,818	23,757,727
11.	Sharia financing	-	-	-	-
12.	Investment in shares	15,068,690	15,068,650	2,818,430	2,757,594
13.	Others financial assets	44,934,177	43,883,587	46,558,709	45,339,316
14.	Allowance for impairment on financial assets -/-	-	-	-	-
a.	Securities	(17,254)	(17,834)	(41,478)	(39,268)
b.	Loans and sharia financing**	(52,686,807)	(54,267,417)	(64,119,235)	(65,362,179)
c.	Others	(1,800,155)	(1,714,720)	(1,855,626)	(1,761,117)
15.	Intangible assets	9,306,652	9,270,638	11,921,588	11,712,040
16.	Accumulated amortisation for intangible assets -/-	(5,797,311)	(5,597,283)	(6,897,610)	(6,618,431)
17.	Premises and equipment***	66,918,694	66,392,486	78,817,641	77,969,898
18.	Accumulated depreciation for premises and equipment -/-	(16,651,383)	(16,185,489)	(22,129,970)	(21,429,332)
19.	Non earning assets	-	-	9,403	9,403
a.	Abandoned properties - net	-	-	-	-
b.	Repossessed assets - net	-	-	-	-
c.	Seizure account - net	2,113,979	2,089,953	2,113,979	2,089,953
d.	Interoffice assets	-	-	-	-
20.	Lease financing	-	-	5,659,399	5,872,560
21.	Other assets	22,244,510	20,419,902	34,507,589	30,997,885
TOTAL ASSETS		1,473,810,770	1,570,332,063	1,908,171,161	1,992,544,687
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits****	433,459,977	497,991,237	483,111,114	541,801,050
2.	Savings deposits*****	425,913,134	428,366,948	548,637,205	552,752,472
3.	Time deposits*****	225,390,001	266,806,141	359,400,214	396,291,070
4.	Electronic money	1,779,189	1,754,492	1,779,189	1,754,492
5.	Fund from Bank Indonesia	-	-	-	-
6.	Fund from other banks****	13,506,718	13,419,651	15,161,037	15,781,347
7.	Spot and derivative liabilities/forward	1,860,630	2,150,170	1,860,790	2,150,170
8.	Securities sold under repurchase agreements liabilities (Repo)	34,575,217	24,238,547	24,668,577	24,325,475
9.	Acceptances liabilities	11,721,147	11,357,879	12,086,591	11,781,581
10.	Securities issued	35,496,922	36,370,874	44,561,798	46,209,505
11.	Fund borrowings	42,168,884	41,862,329	65,018,440	62,973,682
12.	Margin deposits received	741,797	944,783	741,797	944,783
13.	Interoffice liabilities	61,695	124,781	61,695	124,781
14.	Liability to unit-link holders	-	-	29,333,838	29,710,227
15.	Other liabilities	59,285,215	37,711,642	80,102,714	53,698,597
16.	Minority interest	-	-	23,886,198	22,566,669
TOTAL LIABILITIES		1,275,965,526	1,359,089,474	1,690,411,907	1,762,865,901
EQUITY					
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-up capital	-	-	-	-
d.	Others	-	-	-	-
19.	Other comprehensive income	-	-	-	-
a.	Gain	36,028,874	36,028,874	36,928,110	36,973,371
b.	Losses -/-	(2,865,867)	(3,076,188)	(3,340,622)	(3,599,747)
20.	Reserve	-	-	-	-
a.	General reserve	2,333,333	2,333,333	2,342,132	2,342,132
b.	Appropriated reserve	-	-	-	-
21.	Retained earnings	-	-	-	-
a.	Previous years*****	145,348,353	124,472,820	164,661,914	140,299,355
b.	Current year	11,094,716	37,692,426	12,560,171	41,170,637
c.	Paid dividend -/-*****	(24,702,382)	(16,816,893)	(24,702,382)	(16,816,893)
TOTAL EQUITY ATTRIBUTABLE TO OWNER		197,845,244	211,242,589	217,759,254	229,678,786
TOTAL EQUITY		1,473,810,770	1,570,332,063	1,908,171,161	1,992,544,687
TOTAL LIABILITIES DAN EQUITY		1,473,810,770	1,570,332,063	1,908,171,161	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 2012.
** Including allowance for impairment on consumer financing receivables and lease financing.
*** Including right of use assets.
**** Consolidated balance includes temporary syrahk funds from a Subsidiary.
***** Accumulated losses of Rp162,874,901 had been eliminated against additional paid-in capital/agio through quasi-reorganisation on 30 April 2023.
***** As of 31 March 2023, the Bank has made provision for distribution of dividend from fiscal year 2022 and has paid the re-division on 12 April 2023.

Statements of Income and Other Comprehensive Income
For the Periods Ended 31 March 2023 and 2022

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		31 March 2023	31 March 2022	31 March 2023	31 March 2022
OPERATING INCOME AND EXPENSES					
A. Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income and Claim Expenses					
1.	Interest and Sharia Income	23,049,201	18,940,333	31,391,032	25,900,999
2.	Interest and Sharia Expenses	6,117,010	3,756,672	8,381,994	5,423,109
	Net Interest Income and Sharia Income (Expenses)	16,932,191	15,183,661	23,009,038	20,477,890
3.	Premium Income	-	-	3,042,556	3,786,674
4.	Claim Expenses	-	-	(2,578,646)	(3,196,736)
	Net Premium Income (Claim Expenses) and Net Interest and Sharia Income (Expenses), and Net Premium Income (Claim Expenses)	16,932,191	15,183,661	23,473,048	21,066,032
B. Other Operating Income and Expenses					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	312,139	667,387	390,858	687,906
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (loss) from sale of financial assets	393,975	953,693	465,058	972,054
4.	Gain (loss) from spot and derivative transaction/forward (realised)	(11,673)	27,316	21,141	16,483
5.	Gain (loss) from investment in shares under equity method	-	-	-	-
6.	Gain (loss) from foreign currencies translation	-	-	-	-
7.	Dividend income	-	-	-	-
8.	Commissions/provisions/fees and administrative	3,696,308	3,280,603	4,703,260	3,922,817
9.	Other income	2,962,497	1,926,505	4,204,067	3,060,984
10.	Impairment for financial assets	2,426,476	2,753,170	3,657,882	3,877,395
11.	Losses related to operational risk	(2,636)	2,204	(1,475)	2,204
12.	Salaries and employee benefits	3,961,390	3,891,390	5,916,228	5,815,418
13.	Promotion expenses	129,899	194,716	296,639	291,010
14.	Other expenses	4,036,226	3,942,726	6,147,039	6,063,943
	Other Operating Income (Expenses) - net	(3,198,349)	(3,928,702)	(6,231,929)	(7,369,724)
	PROFIT (LOSS) FROM OPERATIONS	13,733,842	11,254,959	17,241,119	13,696,308
NON OPERATING INCOME AND EXPENSES					
1.	Gain (loss) from sale of premises and equipment	924	2	951	2
2.	Other non operating income (expenses)	7,424	2,918	13,872	9,459
	PROFIT (LOSS) FROM NON OPERATING	8,348	2,920	14,823	9,461
	PROFIT (LOSS) CURRENT YEAR BEFORE TAX	13,742,190	11,257,879	17,255,942	13,705,769
Income tax expenses					
a.	Estimated current tax	(2,203,571)	(1,915,835)	(2,903,417)	(2,384,561)
b.	Deferred tax income (expenses)	(443,903)	(285,393)	(492,021)	(427,059)
	PROFIT (LOSS) MINORITY INTEREST	11,094,716	9,056,651	13,860,504	10,894,149
	OTHER COMPREHENSIVE INCOME	-	-	-	-
1. Unreclassified to profit or loss					
a.	Gain from premises and equipment revaluation increment	-	-	-	-
b.	Gain (loss) from remeasurement of defined benefit programs	-	-	(7,442)	2,678
2. Reclassified to profit or loss					
a.	Gain (loss) from adjustments arising from translation of financial statements in foreign currencies	(2,378)	(11,658)	(43,164)	(4,132)
b.	Gain (loss) from changes in the fair value of financial measured at fair value assets through other comprehensive income	212,699	(2,704,127)	289,184	(2,828,183)
c.	Others	-	-	5,415	725
	Other comprehensive income current year after income tax	210,321	(2,715,785)	243,993	(2,828,912)
TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR		11,305,037	6,340,866	14,104,497	8,065,237
Profit (loss) current year attributable to:					
PARENT COMPANY		11,094,716	9,056,651	12,560,171	10,031,527
NON CONTROLLING INTEREST		-	-	1,300,333	862,622
TOTAL PROFIT (LOSS) CURRENT YEAR		11,094,716	9,056,651	13,860,504	10,894,149
Total comprehensive profit (loss) current year attributable to:					
PARENT COMPANY		11,305,037	6,340,866	12,774,035	7,245,516
NON CONTROLLING INTEREST		-	-	1,330,462	819,721
TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT YEAR		11,305,037	6,340,866	14,104,497	8,065,237
TRANSFERS PROFIT (LOSS) TO HEAD OFFICE DIVIDEND					
		-	-	-	-
	EARNINGS PER SHARE (in Rupiah)			269.15	215.12

Statements of Commitments and Contingencies
As of 31 March 2023 and 31 December 2022

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		31 March 2023	31 December 2022 (Audited)	31 March 2023	31 December 2022 (Audited)
I. COMMITMENT RECEIVABLES					
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position of spot and derivative/forward	205,386,983	216,072,362	206,675,246	216,413,578
3.	Others	-	-	-	-
II. COMMITMENT PAYABLES					
1.	Unused loan/financing facilities granted to customers	56,959,039	47,765,747	56,865,411	47,580,488
i.	Committed	155,581,315	149,441,920	156,278,666	149,954,493
ii.	Uncommitted	20,829,834	28,135,050	21,166,103	28,317,281
2.	Outstanding irrevocable letters of credit	-	-	-	-
3.	Outstanding sales position on spot and derivative/forward	205,846,061	219,886,630	209,444,005	222,031,188
4.	Others	-	-	-	-
III. CONTINGENT RECEIVABLES					
1.	Guarantees received	26,190,245	27,815,004	26,418,536	28,052,019
2.	Others	34,296	34,355	34,296	34,355
IV. CONTINGENT PAYABLES					
1.	Guarantees issued	114,935,276	120,128,031	117,615,029	122,836,819
2.	Others	2,432,126	2,154,323	2,432,126	2,154,323

Statements of Financial Ratios
As of 31 March 2023 and 2022

(In %)

NO	RATIOS	31 March 2023		NO	RATIOS	31 March 2022	
		31 March 2023	31 March 2022			31 March 2022	31 March 2022
PERFORMANCE RATIOS							
1.	Capital Adequacy Ratio (CAR)	19.52%	18.20%	1.	Percentage violation of Legal Lending Limit	0.00%	0.00%
2.	Non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets	1.04%	1.58%	ii.	Third parties	0.00%	0.00%
3.	Non-performing earning assets to total earning assets	1.04%	1.56%	b.	Percentage of excess of Legal Lending Limit	0.00%	0.00%
4.	Allowance for impairment on financial assets to earning assets	4.05%					