

Statements Of Financial Position

As of 31 December 2021 and 2020

NO	DESCRIPTION	INDIVIDUAL (Audited)		CONSOLIDATED (Audited)	
		31 December 2021	31 December 2020	31 December 2021	31 December 2020 (Restated)
ASSETS					
1.	Cash	18,829,300	22,030,645	23,948,485	26,225,089
2.	Placements with Bank Indonesia	116,306,974	99,565,631	138,296,267	119,894,667
3.	Placements with other banks	30,968,466	30,994,895	33,954,077	41,285,703
4.	Spot and derivative receivables/forward	1,673,544	2,587,913	1,673,515	2,589,136
5.	Securities***	265,127,156	172,893,039	379,541,406	267,207,880
6.	Securities sold under repurchase agreements (Repo)	6,202,221	1,560,830	6,326,209	1,687,310
7.	Securities purchased under resale agreements (Reverse Repo)	22,136,689	54,043,600	27,317,000	59,954,456
8.	Acceptances receivables	10,231,835	10,202,264	10,273,444	10,232,855
9.	Loans	828,113,863	763,603,416	1,026,224,827	942,067,687
10.	Consumer financing receivables	-	-	19,108,322	19,078,408
11.	Sharia financing	-	-	-	2,264,636
12.	Investment in share	10,477,783	8,867,261	2,446,988	-
13.	Others financial assets	37,990,768	35,990,680	39,099,546	36,880,982
14.	Allowance for impairment on financial assets -/	-	-	-	-
a.	Loans	(60,684)	(66,439)	(81,350)	(92,369)
b.	Securities	(60,488,261)	(58,491,446)	(69,193,662)	(65,503,922)
c.	Others	(1,684,502)	(1,900,375)	(1,735,881)	(2,002,382)
15.	Intangible assets	8,439,235	7,236,409	10,623,889	9,280,780
16.	Accumulated amortization for intangible assets -/	(4,701,232)	(4,085,191)	(5,511,330)	(4,735,341)
17.	Premises and equipment****	58,232,269	56,719,441	67,503,267	64,322,488
18.	Accumulated depreciation for premises and equipment -/	(13,894,875)	(12,454,995)	(18,358,475)	(16,015,645)
19.	Non earning assets	-	-	-	-
a.	Abandoned properties	85,989	101,533	86,222	101,766
b.	Repossession assets - net	238,820	238,820	1,231,546	1,231,546
c.	Supersede account	613,617	1,239,785	613,617	1,239,785
d.	Inter office assets	-	3,750	-	3,750
e.	Lease financing	-	-	4,823,773	3,581,422
20.	Other assets	207,716	18,345,975	27,511,388	26,043,881
TOTAL ASSETS		1,355,555,571	1,209,405,441	1,725,611,128	1,541,964,567
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits**	378,436,403	283,986,067	413,072,630	319,745,362
2.	Savings deposits**	380,876,425	368,698,937	486,852,911	431,507,304
3.	Time deposits**	266,984,444	286,271,302	391,250,578	393,387,075
4.	Electronic money	1,556,416	1,399,915	1,556,416	1,399,915
5.	Fund from Bank Indonesia	-	-	-	-
6.	Fund from other banks**	12,307,313	6,441,463	13,810,595	8,311,669
7.	Spot and derivative liabilities/forward	1,024,951	1,510,384	1,024,951	1,517,625
8.	Securities sold under repurchase agreements (Repo)	5,343,570	1,246,840	4,927,998	1,330,068
9.	Acceptances liabilities	10,231,835	10,202,264	10,273,444	10,232,855
10.	Securities issued	35,305,054	31,885,353	45,573,377	39,545,729
11.	Bank borrowings	40,702,962	40,894,037	51,536,546	52,962,312
12.	Margin deposits received	670,515	722,071	670,515	722,071
13.	Inter office liabilities	38,617	-	38,617	-
14.	Liability to Unit Link Holders	-	-	30,657,570	27,850,536
15.	Other liabilities	32,332,520	30,262,598	51,753,698	48,698,378
16.	Minority interest	-	-	17,424,679	18,378,464
TOTAL LIABILITIES		1,165,811,025	1,033,339,231	1,520,924,516	1,352,586,103
EQUITY					
1.	Share capital	16,000,000	16,000,000	16,000,000	16,000,000
2.	Unpaid-in capital -/	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
3.	Treasury stock -/	(8,850)	(8,850)	(8,850)	(8,850)
4.	Additional Paid-in Capital	18,799,505	17,334,263	17,501,219	17,174,147
5.	Diagio -/	-	-	-	-
6.	Funds for paid-up capital	-	-	-	-
7.	Others (ME)	-	-	-	-
8.	Other comprehensive income	32,774,094	36,379,113	33,680,333	36,829,834
9.	Reserve	(293,023)	(1,332,537)	(740,691)	(1,395,490)
a.	General reserve	2,333,333	2,333,333	2,333,333	2,333,333
b.	Appropriated reserve	-	-	-	-
10.	Retained Earnings	109,334,221	111,668,182	122,497,998	116,913,207
a.	Previous year**	25,410,151	14,555,319	28,028,155	16,799,515
b.	Current year	(10,271,552)	(16,489,280)	(10,271,552)	(16,489,280)
TOTAL EQUITY ATTRIBUTABLE TO OWNER		189,744,546	175,706,210	204,686,612	189,378,464
TOTAL EQUITY		189,744,546	175,706,210	204,686,612	189,378,464
TOTAL LIABILITIES DAN EQUITY		1,355,555,571	1,209,405,441	1,725,611,128	1,541,964,567

* Accumulated losses of Rp162,874,901 million had been eliminated against additional paid-in capital/agio through quasi-reorganization on 30 April 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 Suku" which has effective since 1 January 2012.
 **** Including leased assets.

Statements of Income and Other Comprehensive

For the Year Ended 31 December 2021 and 2020

NO	DESCRIPTION	INDIVIDUAL (Audited)		CONSOLIDATED (Audited)	
		31 December 2021	31 December 2020	31 December 2021	31 December 2020 (Restated)
OPERATING INCOME AND EXPENSES					
A Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income and Claim Expenses					
1.	Interest and Sharia Income	71,404,013	71,880,040	97,749,686	95,616,227
2.	Interest and Sharia Expenses	17,443,472	25,069,952	24,686,592	33,095,427
3.	Net Interest Income and Sharia Income (Expenses)	53,960,541	46,810,088	73,063,094	62,520,805
4.	Premium Income	-	-	14,857,941	12,890,360
5.	Claim Expense	-	-	(13,070,000)	(11,376,645)
6.	Net Premium Income (Claim Expenses)	-	-	1,787,933	1,513,715
7.	Net Interest and Sharia Income (Expenses), and Net Premium Income (Claim Expenses)	53,960,541	46,810,088	74,850,427	64,034,520
B Other Operating Income and Expenses					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	2,361,613	2,398,677	2,605,189	2,896,246
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (loss) from sale of financial assets	3,933,183	1,678,709	4,007,783	1,731,935
4.	Gain (Loss) from spot and derivative transaction/forward (realised)	452,436	1,667,207	506,666	1,757,433
5.	Gain (loss) from investment in shares under equity method	-	-	-	-
6.	Gain (loss) from foreign currencies translation	-	-	-	-
7.	Dividend Income	596,580	718,115	-	-
8.	Commissions/provisions/fees and administrative	12,542,331	11,203,060	15,684,714	13,732,238
9.	Other income	5,531,773	4,452,317	9,590,053	9,536,892
10.	Impairment for financial assets	13,874,376	19,209,062	19,265,359	24,582,721
11.	Losses related to operational risk	27,127	199,875	27,127	199,875
12.	Salaries and employee benefits	15,188,121	13,159,699	22,677,112	19,688,488
13.	Promotion expenses	1,013,193	1,107,003	1,390,826	1,392,679
14.	Other expenses	17,459,772	16,478,027	25,444,205	23,570,014
Other Operating Income (Expenses)		(22,324,673)	(28,035,581)	(36,410,224)	(39,779,083)
PROFIT (LOSS) FROM OPERATIONS		31,635,868	18,774,471	38,440,203	24,255,437
NON OPERATING INCOME AND EXPENSES					
1.	Gain (loss) from sale of premises and equipment	(6,544)	2,705	(114,086)	9,918
2.	Other non operating income (expenses)	9,819	218,288	32,304	127,000
PROFIT (LOSS) FROM NON OPERATING		85,275	220,993	(81,782)	136,918
PROFIT (LOSS) CURRENT PERIOD BEFORE TAX		31,721,143	18,995,464	38,358,421	24,392,345
1.	Income tax expenses	-	-	-	-
a.	Estimated current tax	(7,436,303)	(4,110,240)	(9,245,615)	(5,632,653)
b.	Deferred tax income (expenses)	1,125,311	(729,995)	1,436,291	(350,824)
PROFIT (LOSS) CURRENT PERIOD		25,410,151	14,155,319	30,551,097	18,398,828
PROFIT (LOSS) MINORITY INTEREST		-	-	-	-
OTHER COMPREHENSIVE INCOME		-	-	-	-
1.	Unreclassified to profit loss	-	-	-	-
a.	Premises and equipment revaluation increment	-	3,328	221,737	3,328
b.	Remasurement from actuarial benefit program	220,154	405,064	314,318	380,375
c.	Others	-	-	-	-
2.	Reclassified to profit loss	-	-	-	-
a.	Gain (loss) from adjustments arising from translation of financial statement	13,186	(138,665)	27,046	(129,418)
b.	Gain (loss) from changes of financial assets on available for sale	(2,798,845)	3,020,218	(2,823,589)	3,103,991
c.	Others	-	-	29,312	28,875
Other comprehensive income current period after income tax - net		(2,565,505)	3,289,945	(2,321,176)	3,387,151
TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD		22,844,646	17,445,264	28,319,921	21,786,079
PROFIT (LOSS) CURRENT PERIOD ATTRIBUTABLE TO:					
PARENT COMPANY		25,410,151	14,155,319	28,028,155	16,799,515
NON CONTROLLING INTEREST		22,844,646	17,445,264	25,638,536	20,121,679
TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD		22,844,646	17,445,264	28,319,921	21,786,079
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-	-	-	-
DIVIDEND		-	-	-	-
EARNINGS PER SHARE (in Rupiah)				601.06	360.18

Statements of Commitments and Contingencies

As of 31 December 2021 and 2020

NO	DESCRIPTION	INDIVIDUAL (Audited)		CONSOLIDATED (Audited)	
		31 December 2021	31 December 2020	31 December 2021	31 December 2020 (Restated)
I COMMITMENT RECEIVABLES					
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative/forward	181,383,986	149,040,892	181,441,620	150,239,517
3.	Others	-	-	-	-
II COMMITMENT PAYABLES					
1.	Unused loan facilities granted to customer	-	-	-	-
i.	Committed	60,544,482	42,560,531	60,453,722	42,324,390
ii.	Uncommitted	131,976,914	126,524,216	132,857,462	127,874,512
2.	Outstanding irrevocable letters of credit	19,240,810	15,418,049	19,304,989	15,461,650
3.	Outstanding sales position on spot and derivative/forward	181,633,870	149,713,001	184,110,491	152,604,886
4.	Others	-	-	-	-
III CONTINGENT RECEIVABLES					
1.	Guarantees received	27,355,058	30,126,690	27,557,087	30,351,192
2.	Others	32,729	32,729	32,729	32,729
IV CONTINGENT PAYABLES					
1.	Guarantees issued	118,429,020	107,180,201	120,089,449	109,193,455
2.	Others	1,561,169	1,484,051	1,561,169	1,484,051

Calculation of Financial Ratios

For the Year Ended 31 December 2021 and 2020

NO	RATIO	31 December 2021 (Audited)		NO	RATIO	31 December 2020 (Audited)	
		31 December 2021	31 December 2020			31 December 2021	31 December 2020
PERFORMANCE RATIOS							
1.	Capital Adequacy Ratio (CAR)	19.60%	19.90%	1.	Compliance	-	-
2.	Non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets	1.63%	1.91%	a.	Percentage violation of Legal Lending Limit	-	-
3.	Non-performing earning assets to total earning assets	1.60%	2.36%	i.	Related parties	0.00%	0.00%
4.	Allowance for impairment on financial assets to earning assets	5.04%	5.36%	ii.	Third parties	-	-
5.	Gross NPL	2.81%	3.29%	b.	Percentage of excess of the Legal Lending Limit	-	-
6.	Net NPL	0.41%	0.43%	i.	Related parties	0.00%	0.00%
7.	Return on Asset (ROA)	2.53%	1.64%	ii.	Third parties	0.00%	0.00%
8.	Return on Equity (ROE)	16.24%	9.36%	a.	Primary reserve requirement	3.97%	3.50%
9.	Net Interest Margin (NIM)	4.73%					