

**STATEMENTS OF FINANCIAL POSITIONS**  
**October 31, 2021 (Unaudited)**  
**In Millions Rupiah**

No.	ACCOUNTS	2021
<b>ASSETS</b>		
1.	Cash	1,006,279
2.	Placement to Bank Indonesia	3,464,100
3.	Interbank placement	9,392,638
4.	Spot and derivatives / forwards claims	3,546
5.	Marketable securities	33,199,123
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchased under resale agreements (reverse repo)	11,802,465
8.	Acceptance receivables	2,204,683
9.	Loans	109,408,086
10.	Sharia financing	-
11.	Investment	3,642,508
12.	Other financial assets	1,055,065
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	18
	b. Loans and sharia financing	6,020,629
	c. Others	4,641
14.	Intangible assets	315,498
	Accumulated amortisation on intangible assets -/-	251,952
15.	Fixed assets and equipment	10,538,394
	Accumulated depreciation on fixed assets and equipment -/-	795,803
16.	Non earning asset	
	a. Idle properties	211,335
	b. Foreclosed assets	1,500,365
	c. Suspense accounts	-
	d. Interbranch assets	25
17.	Other assets	1,229,503
<b>TOTAL ASSETS</b>		<b>181,900,570</b>

# STATEMENTS OF FINANCIAL POSITIONS

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No.	ACCOUNTS	2021
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Current account	11,134,546
2.	Saving account	47,420,712
3.	Time deposit	67,202,080
4.	E - money	-
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	63,391
7.	Spot and derivatives / forwards liabilities	4,282
8.	Securities sold under repurchase agreements (repo)	-
9.	Acceptance payables	2,209,233
10.	Marketable securities issued	3,993,463
11.	Borrowings	3,791,121
12.	Security deposits	202,665
13.	Interbranch liabilities	-
14.	Other liabilities	2,388,637
	<b>TOTAL LIABILITIES</b>	<b>138,410,130</b>
<b>EQUITIES</b>		
15.	Issued and fully paid capital	
	a. Authorized capital	9,600,000
	b. Unpaid capital -/-	7,191,235
	c. Treasury stock -/-	610
16.	Additional paid-up capital	
	a. Agio	3,440,707
	b. Disagio -/-	-
	c. Donated capital	-
	d. Others	-
17.	Other comprehensive income	
	a. Gain	8,029,287
	b. Loss -/-	34,879
18.	Reserves	
	a. General reserves	27,090,340
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	-
	b. Current year	2,416,830
	c. Dividends paid -/-	-
	<b>TOTAL EQUITIES</b>	<b>43,490,440</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>181,900,570</b>

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**

October 31, 2021 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2021
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	Interest income	10,658,642
2.	Interest expenses	3,608,716
	<b>Net interest income (expenses)</b>	<b>7,049,926</b>
<b>B. Other Operational Income and Expenses</b>		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(49,795)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	1,244,283
4.	Gain (loss) from spot and derivative transaction (realised)	52,039
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	(19,356)
7.	Dividend	59,213
8.	Commissions/provision/fees and administrative	284,334
9.	Other income	578,167
10.	Impairment losses on financial assets	2,657,303
11.	Losses related to operational risk	12,981
12.	Salaries and employee benefits	1,422,031
13.	Promotion expenses	15,045
14.	Other expenses	2,019,753
	<b>Other Operational Income (Expenses)</b>	<b>(3,978,228)</b>
	<b>OPERATIONAL PROFIT (LOSS)</b>	<b>3,071,698</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain/(loss) from sale of premises and equipment	3,320
2.	Other non operating income (expenses)	1,874
	<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>5,194</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>3,076,892</b>
	Income taxes	
	a. Income tax expenses -/-	710,865
	b. Deferred tax expenses (income)	50,803
	<b>CURRENT YEAR NET PROFIT (LOSS)</b>	<b>2,416,830</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1	<b>Items that will not be reclassified to profit or loss</b>	
	a. Gain on fixed asset revaluation	2,106
	b. Remeasurement on defined benefit program	-
	c. Others	-
2.	<b>Items that will be reclassified to profit or loss</b>	
	a. Gain (loss) from adjustment of financial statements translation	-
	b. Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income	(1,573,616)
	c. Others	-
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX</b>	<b>(1,571,510)</b>
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>	<b>845,320</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>	<b>-</b>

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**October 31, 2021 (Unaudited)**  
**In Millions Rupiah**

No.	ACCOUNTS	2021
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	1,189,211
3.	Others	-
<b>II.</b>	<b>COMMITMENT PAYABLES</b>	
1.	Unused loans facilities granted to debtors	
a.	Committed	26,387,797
b.	Uncommitted	8,017,013
2.	Outstanding irrevocable L/C	1,036,488
3.	Outstanding selling of spot and derivative / forward contract	1,256,450
4.	Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	
1.	Guarantees received	-
2.	Others	1,353,758
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>	
1.	Guarantees issued	915,836
2.	Others	530,667