

STATEMENTS OF FINANCIAL POSITIONS
November 30, 2021 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2021
ASSETS		
1.	Cash	1,130,080
2.	Placement to Bank Indonesia	5,483,833
3.	Interbank placement	8,554,606
4.	Spot and derivatives / forwards claims	1,940
5.	Marketable securities	32,289,799
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchased under resale agreements (reverse repo)	10,194,597
8.	Acceptance receivables	2,305,235
9.	Loans	109,418,772
10.	Sharia financing	-
11.	Investment	3,647,940
12.	Other financial assets	1,078,530
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	19
	b. Loans and sharia financing	5,380,611
	c. Others	5,761
14.	Intangible assets	328,603
	Accumulated amortisation on intangible assets -/-	253,050
15.	Fixed assets and equipment	10,548,521
	Accumulated depreciation on fixed assets and equipment -/-	823,150
16.	Non earning asset	
	a. Idle properties	210,984
	b. Foreclosed assets	1,497,431
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	1,253,229
TOTAL ASSETS		181,481,509

STATEMENTS OF FINANCIAL POSITIONS
November 30, 2021 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2021
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	11,611,457
2.	Saving account	47,550,327
3.	Time deposit	66,111,490
4.	E - money	-
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	48,498
7.	Spot and derivatives / forwards liabilities	2,559
8.	Securities sold under repurchase agreements (repo)	-
9.	Acceptance payables	2,309,670
10.	Marketable securities issued	3,993,843
11.	Borrowings	3,791,414
12.	Security deposits	201,347
13.	Interbranch liabilities	4
14.	Other liabilities	2,349,477
	TOTAL LIABILITIES	137,970,086
	EQUITIES	
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	7,972,495
	b. Loss -/-	35,126
18.	Reserves	
	a. General reserves	27,097,627
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	-
	b. Current year	2,487,565
	c. Dividends paid -/-	-
	TOTAL EQUITIES	43,511,423
	TOTAL LIABILITIES AND EQUITIES	181,481,509

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
November 30, 2021 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2021
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	11,558,318
2.	Interest expenses	3,876,461
	Net interest income (expenses)	7,681,857
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(53,695)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	1,275,128
4.	Gain (loss) from spot and derivative transaction (realised)	54,439
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	(19,679)
7.	Dividend	59,213
8.	Commissions/provision/fees and administrative	315,854
9.	Other income	691,325
10.	Impairment losses on financial assets	3,026,050
11.	Losses related to operational risk	13,813
12.	Salaries and employee benefits	1,567,309
13.	Promotion expenses	16,738
14.	Other expenses	2,221,644
	Other Operational Income (Expenses)	(4,522,969)
	OPERATIONAL PROFIT (LOSS)	3,158,888
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	4,531
2.	Other non operating income (expenses)	2,608
	NON OPERATIONAL PROFIT (LOSS)	7,139
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	3,166,027
	Income taxes	
	a. Income tax expenses -/-	733,729
	b. Deferred tax expenses (income)	55,267
	CURRENT YEAR NET PROFIT (LOSS)	2,487,565
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	2,837
	b. Remeasurement on defined benefit program	-
	c. Others	-
2.	Items that will be reclassified to profit or loss	
	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	(1,624,098)
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	(1,621,261)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	866,304
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

November 30, 2021 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2021
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	1,122,386
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	25,886,712
b.	Uncommitted	7,754,367
2.	Outstanding irrevocable L/C	980,551
3.	Outstanding selling of spot and derivative / forward contract	1,089,823
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,321,014
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	991,636
2.	Others	521,021