

STATEMENTS OF FINANCIAL POSITIONS
February 28, 2022 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2022
ASSETS		
1.	Cash	1,433,487
2.	Placement to Bank Indonesia	5,115,456
3.	Interbank placement	8,970,317
4.	Spot and derivatives / forwards claims	4,548
5.	Marketable securities	32,359,612
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchased under resale agreements (reverse repo)	10,883,043
8.	Acceptance receivables	2,325,706
9.	Loans	109,749,723
10.	Sharia financing	-
11.	Investment	3,656,476
12.	Other financial assets	999,547
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	32
	b. Loans and sharia financing	6,197,367
	c. Others	11,942
14.	Intangible assets	374,563
	Accumulated amortisation on intangible assets -/-	257,521
15.	Fixed assets and equipment	10,772,035
	Accumulated depreciation on fixed assets and equipment -/-	486,066
16.	Non earning asset	
	a. Idle properties	209,930
	b. Foreclosed assets	1,581,436
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	1,298,580
TOTAL ASSETS		182,781,531

STATEMENTS OF FINANCIAL POSITIONS
February 28, 2022 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2022
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	11,474,610
2.	Saving account	48,651,239
3.	Time deposit	65,934,030
4.	E - money	36
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	49,080
7.	Spot and derivatives / forwards liabilities	3,837
8.	Securities sold under repurchase agreements (repo)	-
9.	Acceptance payables	2,328,401
10.	Marketable securities issued	7,787,311
11.	Borrowings	-
12.	Security deposits	228,700
13.	Interbranch liabilities	3
14.	Other liabilities	2,371,701
	TOTAL LIABILITIES	138,828,948
	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	8,085,674
	b. Loss -/-	56,217
18.	Reserves	
	a. General reserves	27,113,439
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	2,502,866
	b. Current year	317,959
	c. Dividends paid -/-	-
	TOTAL EQUITIES	43,952,583
	TOTAL LIABILITIES AND EQUITIES	182,781,531

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

February 28, 2022 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2022
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	2,612,324
2.	Interest expenses	1,218,350
	Net interest income (expenses)	1,393,974
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(23,324)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	107,169
4.	Gain (loss) from spot and derivative transaction (realised)	6,886
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	58
7.	Dividend	-
8.	Commissions/provision/fees and administrative	53,828
9.	Other income	300,564
10.	Impairment losses on financial assets	734,507
11.	Losses related to operational risk	871
12.	Salaries and employee benefits	294,595
13.	Promotion expenses	4,259
14.	Other expenses	401,864
	Other Operational Income (Expenses)	(990,915)
	OPERATIONAL PROFIT (LOSS)	403,059
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	3,132
2.	Other non operating income (expenses)	1,496
	NON OPERATIONAL PROFIT (LOSS)	4,628
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	407,687
	Income taxes	
	a. Income tax expenses -/-	101,234
	b. Deferred tax expenses (income)	11,506
	CURRENT YEAR NET PROFIT (LOSS)	317,959
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	-
	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	(241,803)
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	(241,803)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	76,156
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
February 28, 2022 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2022
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	3,376,738
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	28,708,079
b.	Uncommitted	7,595,011
2.	Outstanding irrevocable L/C	1,437,596
3.	Outstanding selling of spot and derivative / forward contract	3,375,561
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	-
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	987,208
2.	Others	526,797