

## **CONSOLIDATED FINANCIAL STATEMENTS** PT Bank Panin, Tbk. & Subsidiaries

	STATEMENTS OF FINA AS OF MARCH 31, 2022 AN	ID DECEMBER 3							S	TATEMENTS OF I	EARNING ASSET O	, 2022 AND 2021		DN					
No.	(In Millions I	INDIV	/IDUAL	CONSO							(In Million	s Rupiah)	INDIVI	DUAL					
	ASSETS	MAR 31, 2022	DEC 31, 2021	MAR 31, 2022	DEC 31, 2021	No.	DESCRIPTION	С	SM	MAR 3	1, 2022 D	L	TOTAL	С	SM	MAR 31	, 2021 D	L	TOTAL
1.	Cash	1,433,048		1,446,000	1,740,383	I.	RELATED PARTIES	,				·							
2.	Placement to Bank Indonesia Interbank placement	7,394,394 8,376,651	4,906,121 9,422,778	7,892,626 5,376,438	6,591,501 5,434,375	1.	Interbank placement a. Rupiah	3.020.000				_	3.020.000	645.000		_			645,000
4.	Spot and derivatives / forward claims	6,878	5,557	6,878	5,557	İ	b. Foreign currency	157,457	-	-	-	-	157,457	289,577		-	-	-	289,577
5. 6.	Securities held Securities sold under repurchase agreement (repo)	28,431,819 4,509,767	26,992,431 6,154,113	33,206,658 4,509,767	30,654,627 6,154,113	2.	Spot and derivatives / forward claims												
7.	Claims on securites bought under reverse repo	14,510,811	15,960,099	14,510,811	15,960,099		a. Rupiah b. Foreign currency												
8.	Acceptance claims	2,135,650	2,083,313	2,135,650	2,083,313	3.	Securities held												
9. 10.	Loans Sharia financing	109,717,554	111,281,807	123,909,727	124,844,880		a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
11.	Equity investment	3,663,445		768,041	724,171	4.	b. Foreign currency Securities sold under repurchase agreement (repo)	-	-	-		-	-	-	-	-	-	-	-
12. 13.	Other financial assets Impairment on financial assets -/-	1,121,019	1,096,839	1,436,190	1,419,769		a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
13.	a. Securities held	(29)	(180)	(15,937)	(16,087)	5.	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Loans and sharia financing	(5,335,333)	(5,552,006)	(5,664,637)	(5,786,248)	0.	Claims on securities bought under reverse repo a. Rupiah		-	-			_	_		_	_		_
14.	c. Others Intangible Assets	(9,569) 374,563	(5,461) 360,813	(53,007) 434,893	(21,953) 418,693	İ	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
14.	Accumulated amortisation on intangible assets -/-	(259,264)	(254,023)	(302,662)	(295,862)	6.	Acceptance claims		-	-	-	-	-	-	-	-	-	-	-
15.	Fixed assets and equipment Accumulated depreciation on fixed assets and	10,793,979	10,688,984	11,230,512	11,123,774	7.	Loans and financing provided a. Micro, small and medium enterprises (UMKM)												
	Accumulated depreciation on fixed assets and equipments -/-	(546,067)	(438,488)	(596,652)	(481,413)		i. Rupiah	-	-	-	-	21,133	21,133	-	-	-	-	21,133	21,133
16.	Non productive assets	' '	` ` '				ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	Abandoned properties     Foreclosed assets	209,579 1,594,248	210,633 1,493,728	209,579 2,351,768	210,633 2.258.170		b. Non micro, small and medium enterprises (UMKM)     i. Rupiah	1,414,924			.	239,386	1,654,310	2,098,805	_	470,814			2,569,619
	c. Suspense accounts	1,034,240	1,400,120	2,001,100	- 2,200,110		ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	d. Interbranch assets *	1	- 000 000	1 1			c. Restructured loans i. Rupiah	202,990				21,133	224,123	150,035				21,133	171,168
17.	Other assets	2,492,852	889,293	3,041,427	1,440,047		ii. Foreign currency	202,990	-	-		21,133	224,123	100,000				21,133	1/1,100
	TOTAL ASSETS	190,615,996	190,667,695	205,834,071	204,462,542	8.	Equity investment	3,511,958	-	-	-	-	3,511,958	3,607,406	-	-	-	-	3,607,406
	LIABILITIES AND EQUITIES					9. 10.	Other receivables Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
	LIABILITIES					10.	a. Rupiah	1,862,491	-	-			1,862,491	684.413		_	_		684,413
1.	Current account Saving account	14,600,488 48,896,050		14,340,373 49,919,191	12,031,331 48,455,590		b. Foreign currency	-	-	-	-	-			-	-	-	-	-
3.	Deposit	66,427,452		73,883,308	73,581,908	II. 1.	NON-RELATED PARTIES Interbank placement	1				1	1	1	1				
4.	Electronic money	32	43	32	43	"	a. Rupiah	8,016	-			-	8,016	393,275		_			393,275
5. 6.	Liabilities to Bank Indonesia Interbank liabilities	49,843	1,496,140	472,561	1,766,641		b. Foreign currency	5,191,178				-	5,191,178	4,254,277	-				4,254,277
7.	Spot and derivatives / forward liabilities	4,802	6,036	4,802	6,036	2.	Spot and derivatives / forward claims a. Rupiah	6,546					6,546	10.485					10,485
8.	Liabilities on securites sold under repurchase agreement (repo)	4,162,649	6,902,041	4,162,649	6,902,041		b. Foreign currency	332					332	203					203
9.	Acceptance Liabilities	2,138,901	2,083,313	2,138,901	2,083,313	3.	Securities held												
10. 11.	Issued securities Loans received	7,788,006	7,785,937	7,788,006 1,891,837	7,785,937 1,286,050		a. Rupiah b. Foreign currency	26,078,575 2,162,106	-	-	-	191,138	26,269,713 2.162.106	40,419,057 2.569.502	-	258,090	-	-	40,677,147 2,569,502
12.	Margin deposit	229,094	188,061	229,222	188,184	4.	Securities sold under repurchase agreement (repo)	2,102,100				-	2,102,100	2,003,002		]	1		2,003,002
13.	Interbranch liabilities *	-	-	-	-		a. Rupiah	4,509,767	-	-	-	-	4,509,767	-	-	-	-	-	-
14. 15.	Other liabilities Minority interest	1,781,625	1,463,648	2,221,812 3,112,884	1,827,721 3,102,154	5.	b. Foreign currency     Claims on securities bought under reverse repo	-	-	-		-		-	-	-	-	-	-
10.	1			0,712,004	0,13E,104	٥.	a. Rupiah	14,510,811				-	14,510,811	8,880,330	-		-		8,880,330
16.	EQUITIES  Doid in conitol					1.	b. Foreign currency				-	-	- \-		-	-	-	-	
16.	Paid in capital a. Capital	9,600,000	9,600,000	9,600,000	9,600,000	6. 7.	Acceptance claims Loans and financing provided	2,135,650				-	2,135,650	2,251,785		-	-	-	2,251,785
	b. Unpaid capital -/-	(7,191,235)	(7,191,235)	(7,191,235)	(7,191,235)	'.	Micro, small and medium enterprises (UMKM)												
17.	c. Treasury stock -/- Additional paid in capital	(610)	(610)	(610)	(610)		i. Rupiah	21,023,011	900,969	39,839	98,248	498,211	22,560,278	21,095,571	1,113,048	102,818	125,977	867,028	23,304,442
17.	a. Agio	3,440,707	3,440,707	3,440,707	3,440,707		Foreign currency     Non micro, small and medium enterprises (UMKM)	69,511	-	-			69,511	48,634	-		-	-	48,634
	b. Disagio -/-	-	-	-	-		i. Rupiah	71,789,020	4,136,806	182,809	654,577	1,897,882	78,661,094	74,029,449	3,472,541	293,366	442,838	1,631,652	79,869,846
	c. Fund for paid-up capital d. Other		:	(269,072)	(269,072)		ii. Foreign currency	6,377,451	373,777	٠	-	-	6,751,228	6,352,776	302,561	-	-	-	6,655,337
18.	Other comprehensive gain (loss)						c. Restructured loans i. Rupiah	22,947,242	2.608.894	187.958	717.716	1,915,858	28,377,668	28,488,436	3.741.065	342.702	202,157	868,078	33,642,438
	a. Gain b. Loss -/-	8,324,147 (97,755)		8,357,997 (97,755)	8,764,366 (34,837)		ii. Foreign currency	1,154,729	373,777	-	-	-,510,000	1,528,506	1,297,191	302,561	-		-	1,599,752
19.	D. LOSS Reserves	(31,135)	(34,037)	(31,135)	(34,037)	8.	Equity investment	151,487	-		-	-	151,487	958	-	-	-	-	958
	a. General reserves	27,148,016			27,484,260	9.	Other receivables Commitments and contingencies		-			-	-	-	-		-	-	-
20.	b. Appropriated reserves Gain/loss	140,000	140,000	140,000	140,000	10.	a. Rupiah	33,265,436	100,026			-	33,365,462	30,394,164	127,157			-	30,521,321
20.	a. Previous years	2,568,245		3,512,053	1,448,541		b. Foreign currency	2,730,542	-		-	-	2,730,542	2,808,428	2,905	-	-	-	2,811,333
	b. Current year	605,539	2,568,245	654,157	2,063,473	1.	OTHER INFORMATIONS Assets pledged as collateral :												
	c. Dividends paid TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	44,537,054	44,361,497	45,668,493	45,445,593	"	a. To Bank Indonesia						-						
						1	b. To other parties						4 504 040						4 540 00-
*stated	TOTAL LIABILITIES AND EQUITIES at net carrying value	190,615,996	190,667,695	ZU3,834,071	204,462,542	2.	Foreclosed assets						1,594,248						1,546,625
	STATEMENTS OF PROFIT OR LOSS AND FOR THE THREE MONTHS PERIOD E										IMPAIRMENT LOS AS OF MARCH 31								
	TOR THE THREE MONTHS FERIOD E		agesva FAIRD 2	7							//a Million								

	(In Millions Ri		DUAL	CONCO	IDATED
No.	DESCRIPTION	INDIV		MAR 31, 2022	MAD 24 202
PFRA	TIONAL INCOME AND EXPENSES	IMPAN 31, 2022	MAIN 31, 2021	IMAN 31, 2022	INDAIN 31, 202
Α.	Interest income and expenses				
1.	Interest income	2.950.976	3.269.813	3,422,008	3,759,391
2.	Interest expenses	795,125	1,215,369	907,175	1,411,586
	Net interest income (expenses)	2,155,851	2,054,444	2,514,833	2,347,805
B.	Operational Income and Expenses Other than Interest				
1.	Positive (negative) mark to market on financial assets	(80,597)	(165,067)	(80,597)	(165,067
2.	Positive (negative) mark to market on financial liabilities				
3.	Gain (loss) on sale of financial assets	122,918	406,113	126,416	406,113
4.	Gain (loss) on spot and derivatives / forward (realised)	10,979	25,974	10,979	25,974
5.	Gain (loss) on investment under equity method			23,621	12,067
6.	Gain (loss) on foreign exchange translation	505	(15,189)	740	(13,896
7.	Dividend income		-		
8.	Commision/provision/fee and administration income	83,919	76,231	135,606	117,813
9.	Other income	385,167	120,477	457,813	168,144
10.	Impairment of financial assets	832,302	753,034	1,062,244	915,761
11.	Losses on operational risk	1,088	804	1,088	804
12.	Personnel expenses	443,329	429,282	540,158	523,405
13.	Promotion expenses	5,612	5,238	11,447	10,909
14.	Other expenses	635,116	596,340	763,541	683,604
	Net Operational Income (Expenses) Other than				
	Interest	(1,394,556)	(1,336,159)	(1,703,900)	(1,583,335
	OPERATIONAL PROFIT (LOSS)	761,295	718,285	810,933	764,470
N OP	PERATIONAL INCOME (EXPENSES)				
1.	Gain (loss) on sale of fixed assets and equipment	11,063	106	11,114	1
2.	Other non operational income (expenses)	4,086	83	24,860	16,364
	NON OPERATIONAL PROFIT (LOSS)	15,149	189	35,974	16,365
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	776,444	718,474	846,907	780,835
	Income taxes				
	a. Estimated current period tax -/-	197,402	204,136	207,482	217,248
	b. Deferred tax income (expenses)	26,497	45,977	26,785	51,151
	NET PROFIT (LOSS)	605,539	560,315	666,210	614,738
	MINORITY INTEREST PROFIT (LOSS)  OTHER COMPREHENSIVE INCOME			12,053	20,082
	Items that will not be reclassified to profit or loss				
	a. Gain on fixed asset revaluation     b. Gain (loss) on defined benefit actuarial program	3,683	452	3,683	452
		-	-		
	c. Others	-	-	73	90
	Items that will be reclassified to profit or loss     Translation of untreast from foreign our recognition				
	a. Translation adjustment from foreign currency     b. Changes in financial assets of debt instrument	-	-	1	
	measured at fair value through other				
	comprehensive income	(433,665)	(1,992,106)	(436,336)	(2,001,085
	c. Others	-	-	-	
	OTHER COMPREHENSIVE INCOME OF THE				
	CURRENT PERIOD - NET OF APPLICABLE INCOME TAX	(420,002)	(1 001 654)	(432 590)	(2,000,543
	CURRENT PERIOD TOTAL COMPREHENSIVE INCOME	(429,982) 175,557	(1,991,654) (1,431,339)	(432,580) 233,630	(1,385,805
	Profit attributable to:	110,001	(1,431,339)	233,030	(1,300,000
	EQUITY HOLDERS OF THE PARENT ENTITY	605,539	560,315	654,157	594,656
	NON CONTROLLING INTEREST	000,039	000,315	12,053	
	CURRENT PERIOD TOTAL PROFIT	COE F20	ECO 245		20,082
	Total Comprehensive Profit (Loss) Attributable to:	605,539	560,315	666,210	614,738
	Total Comprehensive From (Loss) Attributable to:	1			
	EQUITY HOLDEDS OF THE DADENT ENTITY	475 557	(4.404.000)	222 222	/4 ADD DED
	EQUITY HOLDERS OF THE PARENT ENTITY	175,557	(1,431,339)	222,900	
	EQUITY HOLDERS OF THE PARENT ENTITY  NON CONTROLLING INTEREST  TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE	175,557	(1,431,339)	222,900 10,730	(1,402,856 17,051

					MENT LOSS ALLO IARCH 31. 2022 A							
					(In Millions Rupiah)							
					MAR 31, 2022					MAR 31, 2021		
No.	Description		A	lowance for Impairm	ient	Required Allowar Losses on Ea		Allo	wance for Impairm	ent	Required Allowa Losses on Ea	
			Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Interbank placement		1,01	-	-	83,767	-	310	-		55,821	-
2.	Spot and derivatives / forward claims				-	69	-		-	-	107	-
3.	Securities held		27:	175,412	-	14,651	191,138	142	2,532	103,722	9,329	38,713
4.	Securities sold under repurchase agreement (repo)				-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo				-		-			-	-	-
6.	Acceptances claims		3,23			16,795	-	4,635	-		17,750	-
7.	Loans and financing provided		1,646,94	847,582	2,840,808	706,005	1,659,851	1,187,926	407,012	4,390,834	1,011,653	2,061,217
8.	Equity investment				/ .	36,634	-		-		36,084	-
9.	Other receivables				_						-	
10.	Commitment and contingencies		54,30	824	61	15,652	5,001	45,236	609	3,714	10,766	6,503
	STATEMENTS OF COMMITMENTS								L RATIOS CALCUL			
	AS OF MARCH 31, 2022 AND D (In Millions Rup		21					AS OF MA	RCH 31, 2022, ANI (in %)	D 2021		
	· ·	INDIVIDU	AL	CONSOLIDATE	D				()		MAR 31, 2022	MAR 31, 2021
No.	DESCRIPTION	MAR 31, 2022 D		AR 31, 2022 DEC		erformance Ratio					,,	,===-

	STATEMENTS OF COMMITMEN As of March 31, 2022 and (In Millions R	DECEMBER 31,					FINANCIAL RATIOS CALCULATION AS OF MARCH 31, 2022, AND 2021 (in %)	
No.	DESCRIPTION	INDIV		CONSOL				M
NO.		MAR 31, 2022	DEC 31, 2021	MAR 31, 2022	DEC 31, 2021	Perforn	mance Ratio	П
l.	COMMITTED CLAIMS					Consol	lidated	П
	Unused borrowing / financing		-	-	-	1.	Capital Adequacy Ratio (CAR)	Г
	Foreign currency positions to be received from spot and derivative / forward transactions	2.872.009	1.462.605	2.872.009	1.462.605	2.	Non performing earning assets and non earning assets to total earning assets and non	
	3. Others	2,012,009	1,402,000	2,012,009	1,402,000		earning assets	
II.	COMMITTED LIABILITIES					3.	Non performing earning assets to total earning assets	
	Undisbursed loan / financing facilities to debtors					4.	Impairment provision on financial assets to total earning assets	
	a. Committed	28,420,484	26.824.267	28.300.484	26.774.267	5.	Gross NPL	
	b. Uncommitted	7.364.877	7.262.557	7.368.787	7.641.393	6.	Net NPL	
	Outstanding irrevocable L/C	1,199,933	1,048,782	1,199,933	1,048,782	7.	Return on Asset (ROA)	ı
	Foreign currency positions to be submitted for spot and					8.	Return on Equity (ROE)	
	derivative / forward transactions	3,025,640	1,519,638	3,025,640	1,519,638	9.	Net Interest Maroin (NIM)	
	4. Others		-	-	-	10.	Operating Expense to Operating Revenue	
III.	CONTINGENT CLAIMS					11.	Cost to Income Ratio (CIR)	
	Received guarantees		-	-	-	Individu		L
	2. Others	1,370,287	1,354,012	1,370,287	1,354,012			_
IV.	CONTINGENT LIABILITIES					1.	Capital Adequacy Ratio (CAR)	
	Issued guarantees	973,201	967,035	1,221,288	1,152,455	2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	
	2. Others	469,802	479,638	469,802	479,638	3.	Non performing earning assets to total earning assets	
						4.	Impairment provision on financial assets to total earning assets	
	BANK'S MANA	GEMENT				- 1	Gross NPI	
	OF COMMISSIONERS					5.	********	
		: Nelson Tampubo				6.	Net NPL	
		: Lintang Nugroho				7.	Return on Asset (ROA)	
		: Johnny : Chandra Rahard	io Cunawan			8.	Return on Equity (ROE)	l
		: Gregory James 1				9.	Net Interest Margin (NIM)	İ
		: Drs. H. Riyanto	city			10.	Operating Expense to Operating Revenue	l
DIREC								
- Pre	esident Director	: Herwidayatmo				11.	Loan to Deposit Ratio (LDR)	
- De	puty President Director	: Hendrawan Dani	usaputra			12.	Cost to Income Ratio (CIR)	L
- Dir	ector	: Edy Heryanto				Compli	iance	

DIVIDEND	- Votrain	it No. 1103 Pty Limited				: 38.82%		b. Reserve rea	quirement - Foreign cur	rency (daily) *)			4.01 4.03	TOTAL
DIVIDEND	II. Non Ultimate	Shareholder through n	on Capital Market (≥ 5	%)		: nill		<ol> <li>Net Open Posi</li> </ol>	tion				0.74 0.96	WEIGH
NET EARNINGS (LOSS) PER SHARE 25.14 23.26 27.16 24.69	III. Public (< 5%					: 15.14%	*)		Primary Reserves as of					ASSET:
	III. Public (< 5%	eacn)				: 10.14%	11	Realization of Averag	je Primary Reserves as	of March 31, 2022 and	1 2021			RISK PI CAPITA
			CONSOLIDATED	STATEMENTS OF CHA	MCES IN EQUITY									
		FC		HS PERIOD ENDED MA		021								From C
				(In Millions Rupiah)										From A
						Other Compre	hensive Income	,	Retained	Earnings				
							Changes in fair value on							From T
				Difference in value of equity			marketable				Equity attributable			
	Capital Stock	Treasury Stock	Additional Paid-in	transaction with	Revaluation of	Actuarial gain	securities	Shares in other comprehensive			to owners of the	Non-Controlling	Total	
	.,	,	Capital	non-controlling	premises and equipment	(loss)	measured at fair value	income of	Appropriated	Unappropriated	parent entity	Interest		
				interest	equipment		through other	associate						
							comprehensive income							No.
Balance as of January 1, 2021	2.408.765	(610)	3.440.707	(268,112)	7,596,018	(23,051)		1,998	140.000	28,850,755	44,223,351	3,236,981	47.460.332	
Difference in value of equity transaction with non-controlling interest				19.845		(==,,					19.845	(19,845)	,,	A.
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipmen					(42,944)					42,944		(,)		1.
Net income for the current period	`             .									594,656	594.656	20.082	614.738	3.
Other comprehensive income-after tax					452		(1,998,054)	90			(1,997,512)	(3,031)	(2,000,543)	"
Additional Paid-in Capital of Subsidiaries												101.803	101.803	4
Balance as of March 31, 2021	2,408,765	(610)	3.440.707	(248,267)	7,553,526	(23,051)	78.827	2.088	140.000	29,488,355	42,840,340	3,335,990	46.176.330	5.
Difference in value of equity transaction with non-controlling interest		. ' '		(20,805)							(20,805)	20,805		6.
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipmen	t .				(39,102)					39.102				1.
Net income for the current period	·   .									1,468,817	1,468,817	(266,579)	1,202,238	2.
Other comprehensive income-after tax					442.865	419.689	294.352	335			1.157.241	11.938	1,169,179	
Balance as of December 31, 2021	2.408.765	(610)	3.440.707	(269.072)	7,957,289	396.638		2.423	140.000	30,996,274	45.445.593	3,102,154	48.547.747	3.
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipmen	,			(===,==,	(38,030)					38.030				4.
		1	1		(,)	1		1		1.,				J 5.

TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE	- Votraint	in Financial Tbk. No. 1103 Pty Limited Shareholder through no	on Capital Market (≥5º	%)		: 46.04% : 38.82% : nill : 15.14%	*)	- Daily *) - Average	quirement - Foreign cui tion Primary Reserves as of	rency (daily) *) March 31, 2022 and 20		4	72 01
		FO		STATEMENTS OF CHA IS PERIOD ENDED MA (In Millions Rupiah)		021							
						Other Compre	hensive Income		Retained	Earnings			
	Capital Stock	Treasury Stock	Additional Paid-in Capital	Difference in value of equity transaction with non-controlling interest	Revaluation of premises and equipment	Actuarial gain (loss)	Changes in fair value on marketable securities measured at fair value through other comprehensive income	Shares in other comprehensive income of associate	Appropriated	Unappropriated	Equity attributable to owners of the parent entity	Non-Controlling Interest	Total
Balance as of January 1, 2021	2,408,765	(610)	3,440,707	(268,112)	7,596,018	(23,051)	2,076,881	1,998	140,000	28,850,755	44,223,351	3,236,981	47,460
Difference in value of equity transaction with non-controlling interest	-	-	-	19,845		-		-			19,845	(19,845)	
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment	-	-	-		(42,944)			-		42,944	-	1 -1	
Net income for the current period	-	-						-		594,656	594,656	20,082	614
Other comprehensive income-after tax					452	-	(1,998,054)	90			(1,997,512)	(3,031)	(2,000,
Additional Paid-in Capital of Subsidiaries												101,803	101
Balance as of March 31, 2021	2,408,765	(610)	3,440,707	(248,267)	7,553,526	(23,051)	78,827	2,088	140,000	29,488,355	42,840,340	3,335,990	46,176
Difference in value of equity transaction with non-controlling interest				(20,805)	-						(20,805)	20,805	
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment	-				(39,102)	-		-		39,102		1 -1	
Net income for the current period		-				-				1,468,817	1,468,817	(266,579)	1,202
Other comprehensive income-after tax		-			442,865	419,689	294,352	335			1,157,241	11,938	1,169
Balance as of December 31, 2021	2,408,765	(610)	3,440,707	(269,072)	7,957,289	396,638	373,179	2,423	140,000	30,996,274	45,445,593	3,102,154	48,547
Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment					(38,030)	-				38,030		1 -1	
Net income for the current period										654,157	654,157	12,053	666
Other comprehensive income-after tax					3,683		(435,013)	73			(431,257)	(1,323)	(432,
Balance as of March 31, 2022	2,408,765	(610)	3,440,707	(269,072)	7,922,942	396,638	(61,834)	2,496	140,000	31,688,461	45,668,493	3,112,884	48,781
Sc. William Co. Co. Co. Co. Co. Co. Co. Co. Co. Co.	total		Julia Commonweal Commo		Julied (1) queta		And and	97.6	ENGLAND THE STATE OF THE STATE	1			Paradrill ands

		0.00	Ш,	vith Tier	2				1.8	53,000	1.	853,000	2.0	613,400	2,613,400	1
		5.18 4.70	I I	Agio/Disa					"		,	,	-,			ı
	78	80.68				earning assets (	max. 1.25% C	redit Risk								İ
	84	4.45 86.12		Veighted	Assets)					73,573	1,	006,848	1,	141,510	1,285,468	
		1.91 41.26				tal capital (Tier	2)		(4	10,892)	1	(40,892)		-		l
_	-	1.51 41.20		l.1 Sinkin					l	-		-		-	-	
_						in instrument AT another entity as			(4	0,892)	1	(40,892)		-	-	1
						grants, or grants		transition								l
М			Total C			emental Capital	(WIII		417	55,758	46	784,818	40 -	106,071	45,631,715	1
			101	oup.	MAR	31, 2022	MAR	31, 2021	1	00,100	MAR	R 31, 2022		MAI	R 31, 2021	1
			DIOK WE	IGHTED A	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED	Capital Ad			CONSOLID	DATED	INDIVIDUAL	CONSOLIDATED	1
			CREDIT		33513	$\rightarrow$			Capital Ad	equacy r	catio	П		Ι	1	1
			- WEIGH	TED	125,909,955	139,192,485	122,904,617	137,698,780	CET 1 Rati	0 (%)	26.68%	2	7.03%	25.52%	26.04%	
N		-	ASSETS MARKET	DICK					_	_	_		_			-
			- WEIGH		2,808,638	2,783,467	1,977,643	2,016,222	Tier 1 Rati	o (%)	26.68%	2	7.03%	25.52%	26.04%	
			ASSETS						_							1
	2	2.87 2.72	RISK -	IONAL												
	4	4.72 3.00	WEIGHT	ED	17,696,938	20,683,363	17,585,250	20,560,175	Tier 2 Rati	0 (%)	1.83%	1	1.73%	2.64%	2.43%	
		4.01 4.03	ASSETS	1011												1
		0.74 0.96	TOTAL F WEIGHT		146,415,531	162,659,315	142,467,510	160,275,177	Capital Ad	equacy	28.52%	2	8.76%	28.15%	28.47%	
		J.74 U.90	ASSETS		110/110/001	102,000,010	112,101,010	100,210,111	Ratio (%)		20020	-		20.1010	2011110	
			CAR BA		9.56%	9.55%	9.87%	9.87%	CET 1 for		18.96%	19	9.21%	18.28%	18.60%	1
			RISK PR		ION FOR CAR	BASED ON RISK F	ROFILE		Buffer (%) PERCENTA	AGE OF	BUFFER MAN	NDATORY FI	LLED	BY BANK (%)		┨
									Capital							1
			From CE	T 1 (%)	7.73%	7.82%	7.23%	7.44%	Conservat Buffer (%)	ion	2.500%	2.	.500%	0.000%	0.000%	
			From AT	4 (0/)	0.00%	0.00%	0.00%	0.00%	Countercy	clical	0.000%		.000%	0.000%	0.000%	1
			FIOIII AI	1 (70)	0.00%	0.00%	0.00%	0.0076	Buffer (%)		0.00076	U.	.00076	0.00076	0.000%	1
	İ		From Tie	r 2 (%)	1.83%	1.73%	2.64%	2.43%	Capital surcharge	for	1.000%	۱ ،	.000%	1.000%	1.000%	
				. = (1.4)	1.0070		2.01.0	2,1070	D-SIB (%)		1.000,0			1.000,0		
n.Co	ntrolling					TATEMENTS O	E EODEION I	VOLIANOE AND	D DEDIVAT	WE / E	DIWADD T	DANCACT	ION			
	erest	Total			,	STATEMENTS O	IF FUREIGN I	AS OF MARC			JKWAKU I	KANSACI	IUN			ı
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			No	İ		Transaction		N/	ntional				De		eceivables and	1
	2 222 004	47 460 222	No.			Transaction			otional mount	_	Туре		$\perp$	Pay	ables	
	3,236,981	47,460,332		Evaha	anad Data Da					Trac	Туре	Hedging	$\perp$			
	<b>3,236,981</b> (19,845)	47,460,332 -	Α.		nged Rate Re			A	mount		Type ling		$\perp$	Pay eceivables	ables Payables	
		47,460,332 - -		Exchar Spot Forwar				A		1,1	Туре		$\perp$	Pay	ables	
		47,460,332 - - 614,738	<b>A</b> . 1.	Spot Forwar Option	d			A	mount 1,134,842	1,1	Type ling 34,842		$\perp$	Pay eceivables 651	ables Payables 322	
	(19,845)	-	A. 1. 2.	Spot Forwar Option a. Writ	d ten			A	mount 1,134,842	1,1	Type ling 34,842		$\perp$	Pay eceivables 651	ables Payables 322	
	(19,845) - 20,082	614,738	A. 1. 2.	Spot Forwar Option	d ten			A	mount 1,134,842	1,1	Type ling 34,842		$\perp$	Pay eceivables 651	ables Payables 322	
	(19,845) - 20,082 (3,031) 101,803	614,738 (2,000,543) 101,803	A. 1. 2. 3.	Spot Forwar Option a. Writ b. Pun	d ten			A	mount 1,134,842	1,1	Type ling 34,842		$\perp$	Pay eceivables 651	ables Payables 322	
	(19,845) - 20,082 (3,031) 101,803 3,335,990	614,738 (2,000,543)	A. 1. 2. 3. 4. 5. 6.	Spot Forwar Option a. Writ b. Purc Future Swap Others	d ten chased	lated		A	1,134,842   519,326	1,1 £	Type		$\perp$	Pay eceivables 651 219	ables	
	(19,845) - 20,082 (3,031) 101,803	614,738 (2,000,543) 101,803	A. 1. 2. 3. 4. 5. 6. B.	Spot Forwar Option a. Writ b. Pur Future Swap Others Interes	d ten chased it Rate Relate	lated		A	1,134,842 519,326 - - 4,056,684	1,1 £	Type		$\perp$	Pay eceivables 651 219 - - 5,708	322 181 - 4,216	
	20,082 (3,031) 101,803 3,335,990 20,805	614,738 (2,000,543) 101,803 46,176,330	A. 1. 2. 3. 4. 5. 6. B. 1.	Spot Forwar Option a. Writ b. Pun Future Swap Others Interes	d ten chased it Rate Relate	lated		A	1,134,842 519,326 - - 4,056,684	1,1 £	Type		$\perp$	Pay eceivables 651 219 - - 5,708	322 181 - 4,216	
	20,082 (3,031) 101,803 3,335,990 20,805 (266,579)	614,738 (2,000,543) 101,803 46,176,330	A. 1. 2. 3. 4. 5. 6. B.	Spot Forwar Option a. Writ b. Pur Future Swap Others Interes	d ten chased it Rate Relate d	lated		A	1,134,842 519,326 - - 4,056,684	1,1 £	Type		$\perp$	Pay eceivables 651 219 - - 5,708	322 181 - 4,216	
	20,082 (3,031) 101,803 3,335,990 20,805	614,738 (2,000,543) 101,803 46,176,330	A. 1. 2. 3. 4. 5. 6. B. 1. 2.	Spot Forwar Option a. Writ b. Pun Future Swap Others Interes Forwar Option a. Writ b. Pun	ten chased st Rate Relate d	lated		A	1,134,842 519,326 - - 4,056,684	1,1 £	Type		$\perp$	Pay eceivables 651 219 - - 5,708	322 181 - 4,216	
	20,082 (3,031) 101,803 3,335,990 20,805 (266,579)	614,738 (2,000,543) 101,803 46,176,330	A. 1. 2. 3. 4. 5. 6. B. 1. 2. 3.	Spot Forwar Option a. Writ b. Pun Future Swap Others Interes Forwar Option a. Writ b. Pun Future	ten chased st Rate Relate d	lated		A	1,134,842 519,326 - - 4,056,684	1,1 £	Type		$\perp$	Pay eceivables 651 219 - - 5,708	322 181 - 4,216	
	20,082 (3,031) 101,803 3,335,990 20,805 (266,579) 11,938	614,738 (2,000,543) 101,803 46,176,330 - 1,202,238 1,169,179	A. 1. 2. 3. 4. 5. 6. B. 1. 2. 3. 4.	Spot Forwar Option a. Writ b. Pur Future Swap Others Interes Forwar Option a. Writ b. Pur Future Swap	ten chased st Rate Relate d	lated		A	1,134,842 519,326 - - 4,056,684	1,1 £	Type		$\perp$	Pay eceivables 651 219 - - 5,708	322 181 - 4,216	
	20,082 (3,031) 101,803 3,335,990 20,805 (266,579) 11,938	614,738 (2,000,543) 101,803 46,176,330 - 1,202,238 1,169,179	A. 1. 2. 3. 4. 5. 6. B. 1. 2. 3. 4. 5.	Spot Forwar Option a. Writ b. Pun Future Swap Others Interes Forwar Option a. Writ b. Pun Future Swap Others	d ten chased it Rate Relate d ten chased	lated		A	1,134,842 519,326 - - 4,056,684	1,1 £	Type ling 34,842 19,326		$\perp$	Pay eceivables 651 219 - - 5,708	322 181 - 4,216	
	(19,845) 20,082 (3,031) 101,803 3,335,990 20,805 (266,579) 11,938 3,102,154 - 12,053	614,738 (2,000,543) 101,803 46,176,330 1,202,238 1,169,179 48,547,747 666,210	A. 1. 2. 3. 4. 5. 6. B. 1. 2. 3. 4.	Spot Forwar Option a. Writ b. Pur Future Swap Others Interes Forwar Option a. Writ b. Pur Future Swap	d ten chased it Rate Relate d ten chased	lated		Ai	1,134,842 519,326 - - 4,056,684	1,1,1 E 4,0 1	Type ling 34,842 19,326		$\perp$	Pay eceivables 651 219 - - 5,708	322 181 - 4,216	
	(19,845) 20,082 (3,031) 101,803 3,335,990 20,805 (266,579) 11,938 3,102,154 - 12,053 (1,323)	614,738 (2,000,543) 101,803 46,176,330 1,202,238 1,169,179 48,547,747 666,210 (432,580)	A. 1. 2. 3. 4. 5. 6. B. 1. 2. 3. 4. 5. C.	Spot Forwar Option a. Writ b. Pun Future Swap Others Interes Forwar Option a. Writ b. Pun Future Swap Others Others	d ten chased it Rate Relate d ten chased	lated		Ai	1,134,842 519,326 - - 4,056,684 186,797	1,1,1	Type 34,842 19,326		$\perp$	Pay eceivables 651 219 5,708 300	322 181 4,216 83 83	
	(19,845) 20,082 (3,031) 101,803 3,335,990 20,805 (266,579) 11,938 3,102,154 - 12,053	614,738 (2,000,543) 101,803 46,176,330 1,202,238 1,169,179 48,547,747 666,210	A. 1. 2. 3. 4. 5. 6. B. 1. 2. 3. 4. 5. C.	Spot Forwar Option a. Writ b. Puruture Swap Others Interes Forwar Option a. Writ b. Puruture Swap Others Total Option Opt	ten chased  it Rate Relate d ten chased	idated d	Consolidated Fin	Ai	1,134,842 519,326 4,056,684 186,797	1,1 5,6 4,0 1	Type  34,842 119,326	Hedging et al.	R	Pay eceivables 651 219	322 181 4,216 83 83	
	(19,845) 20,082 (3,031) 101,803 3,335,990 20,805 (266,579) 11,938 3,102,154 - 12,053 (1,323)	614,738 (2,000,543) 101,803 46,176,330 1,202,238 1,169,179 48,547,747 666,210 (432,580)	A. 1. 2. 3. 4. 5. 6. B. 1. 2. 3. 4. 5. C. Notes:	Spot Forwar Option a. Writ b. Pun Future Forwar Option a. Writ b. Pun Future Sorwar Option Tuture Forwar Option Tuture Option Liver Forwar Option Liver Forwar Option Liver Forwar Option Liver Forwar Option Liver Forwar Option Liver Others Others Others Liver	d ten chased   tt Rate Relate d  tten chased   tiel information w r of Delotite Asia	lated  d  as taken from the Paolis Network an	d the Deloitte Ne	Ai	11,134,842 519,326 14,056,684 186,797	1,1,1	Type  Type  34,842 19,326 66,684 86,797 97,649 21 which have	Hedging  e been audit	Ri	Pay eceivables  661 219	322 181 4,216 83 4,802 unting Firm Inelda I	8.
	(19,845) 20,082 (3,031) 101,803 3,335,990 20,805 (266,579) 11,938 3,102,154 - 12,053 (1,323)	614,738 (2,000,543) 101,803 46,176,330 1,202,238 1,169,179 48,547,747 666,210 (432,580)	A. 1. 2. 3. 4. 5. 6. B. 1 2. 3. 4. 5. C Notes: 1. The a Rekar 2. Thiss C. 2. This Sc. 2. This Sc. 2. This Sc. 2. This Sc. 2. This Sc. 2. This Sc. 2. This Sc. 2. This Sc. 2. This Sc. 3. 4. 5. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6.	Spot Forwar Option a. Writ b. Pun Future Forwar Option a. Writ b. Pun Future Swap Others Total Swep Total Option Company Others Total	d ten chased ten Rate Relate d d ten chased	us taken from the 1 Pacific Network an	d the Deloitte Ne ared in accordar	Ai ancial Statements a could be a	11,134,842 1519,326 15100,326 15100,326 15100,32	1,1	Type  Type  34,842 19,326	Hedging  Hedging  Hedging	Ri	Pay eceivables  651 219  5,708 300  6,878  the Public Accord or opinion.  ted December	Payables   Payables   322   181	& 9
	(19,845) 20,082 (3,031) 101,803 3,335,990 20,805 (266,579) 11,938 3,102,154 - 12,053 (1,323)	614,738 (2,000,543) 101,803 46,176,330 1,202,238 1,169,179 48,547,747 666,210 (432,580)	A. 1. 2. 3. 4. 5. 6. B. 1. 2	Spot Forwar Option a. Writ b. Pun Future Swap Others Interes Forwar Option a. Writ Future Swap Others Total (a membe toparency ar risional Co	d ten chased   It Rate Relate d   It ten chased   It ten chased   It ten chased   It ten chased   It and t	as taken from the 1 Pacific Network an ent have been pre- Bank's Report and	d the Deloitte Ne ared in accordar id copy of the C to comply with	Ai Ai Ai Ai Ai Ai Ai Ai Ai Ai Ai Ai Ai A	11,134,842 1519,326 1	1,1 5,6 4,0 1 5,6 er 31, 20 1 6 the Chair Mickey 1	Type   15   15   15   15   15   15   15   1	e been auditi	Ri	Pay Pay Pay Pay Pay Pay Pay Pay Pay Pay	Payables   Payables   322   181	& g of
	(19,845) 20,082 (3,031) 101,803 3,335,990 20,805 (266,579) 11,938 3,102,154 - 12,053 (1,323)	614,738 (2,000,543) 101,803 46,176,330 1,202,238 1,169,179 48,547,747 666,210 (432,580)	A. 1. 2. 3. 4. 5. 6. B. B. 1. 2	Spot Forwar Option a. Writ b. Purn Future Swap Others Interes Forwar Doption a. Writ b. Purn Future Swap Others TOTAL  Dove finance (a (a membe onsolidated oparency a ca mring "Subi	d ten chased st Rate Relate d ten chased sial information w of Delothe Asia (information of Delothe Asia (information of Delothe Asia (information of Delothe Asia (information of Dentition of Inmercial Bank's mission of Pank's	is taken from the of Pacific Network an earth have been prep Bank's Report 'and salo is Cinanois Statis (in Finanois) Statis (in Finano	d the Deloitte Ne ared in accordar id copy of the C to comply with nents of Issuers	ancial Statements and ancial Statements are when the Friends work), with Partner ce with the Friends work), with Partner Regulation No. XX or Public Companio	11,134,842 519,326 19,326 4,056,684 186,797 186,797 186,797 187,849 18	1,1 E 4,0 A,0 A,0 A,0 A,0 A,0 A,0 A,0 A,0 A,0 A	Type   34,842   34,842   19,326   19,32	e been audite an unmodiff 30,200 re	Ro	Payy Pay Pay Pay Pay Pay Pay Pay Pay Pay	ables Payables 322 181 4,216 83 4,802 4,802 4,802 4,802 4,802 6 dated July 5, 2019 concerning y and Publication of dated July 5, 2019	8. 9 of 1
	(19,845) 20,082 (3,031) 101,803 3,335,990 20,805 (266,579) 11,938 3,102,154 - 12,053 (1,323)	614,738 (2,000,543) 101,803 46,176,330 1,202,238 1,169,179 48,547,747 666,210 (432,580)	A. 1. 2. 3. 4. 5. 6. B. 1. 2	Spot Forward Option a. Writ b. Puru Future Swap Others Interes Forward Option a. Writ b. Puru Future Swap Others TOTAL	d ten chased   tt Rate Relate d  ten chased   ten chased  ten chased   ten chased   iii information w  of Delotite Asia  financial statem  of Publication of  mmercial Bank's  mission of Perior  pagam-LK (curren	as taken from the 4 Pacific Network an ent have been pre- Bank's Report" and Seport, and assi ic Financial Staten	d the Deloitte Ne ared in accordar id copy of the C to comply with nents of Issuers 147/BL/2012 data	ancial Statements and ancial Statements are when the Friends work), with Partner ce with the Friends work), with Partner Regulation No. XX or Public Companio	11,134,842 519,326 19,326 4,056,684 186,797 186,797 186,797 187,849 18	1,1 E 4,0 A,0 A,0 A,0 A,0 A,0 A,0 A,0 A,0 A,0 A	Type   34,842   34,842   19,326   19,32	e been audite an unmodiff 30,200 re	Ro	Payy Pay Pay Pay Pay Pay Pay Pay Pay Pay	Payables   Payables   322   181	8. 9 of 1
	(19,845) 20,082 (3,031) 101,803 3,335,990 20,805 (266,579) 11,938 3,102,154 - 12,053 (1,323)	614,738 (2,000,543) 101,803 46,176,330 1,202,238 1,169,179 48,547,747 666,210 (432,580)	A. 1. 2. 3. 3. 4. 5. 6. 6. B. 1. 2	Spot Forward Option A. Writ b. Pun Future Swap Others Tornar Option Comming Swap Others Total	d ten chased   tt Rate Relate d  ten chased   ten chased	as taken from the 4 Pacific Network an ent have been pressed in Financial Bank's Report" and Septent and Septent Bank's Report", and Septent and Septent Colidated financial Statent Work (N. M. No. KEY) and Financial Statent and Financial Statent and Septent and Septent	d the Deloitte Ne ared in accordar ad copy of the C to comply with nents of Issuers 147/BL/2012 date atement above. are Gunadi Gun	ancial Statements and account of the statement of the sta	1,134,842 519,326 519,	1,1,1 £ 4,0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Type  Type  34,842 19,326 66,684 86,797  21 which have agulation No. 19 degulation No. 19 degulation No. 19 mirror of Bap Regulation No. 19 mirror of Bap No	Hedging  te been audit an unmodified an unmo	Ro	Payy Payy Payy Payy Payy Payy Payy Payy	ables Payables 322 181 4,216 83 4,802 4,802 4,802 4,802 4,802 6 dated July 5, 2019 concerning y and Publication of dated July 5, 2019	& 9 of 1 1 e
	(19,845) 20,082 (3,031) 101,803 3,335,990 20,805 (266,579) 11,938 3,102,154 - 12,053 (1,323)	614,738 (2,000,543) 101,803 46,176,330 1,202,238 1,169,179 48,547,747 666,210 (432,580)	A. 1. 2. 3. 4. 5. 6. B. 1. 1. 2. 2. 3. 4. 5. 6. C. C. This conconcided the second of t	Spot Forward Option Option Option Option Description Description Option TOTAL  TOTAL  Total	d ten chased   at Rate Relate d  d  ten chased  ten chased  iel information w of Delotte Asia  financial statem  d Publication of  mererical Bank's  mission of Perior  spent-LK (cort cort  spent-LK) (cort  cort  perior  pe	us taken from the 4 Paditic Network an ent have been prep Earlis Network an ent have been prep Earlis Negori and sale of Ennand State of Ennand State (Earlis Report and earlis	d the Deloitte Ne ared in accordar id copy of the C to comply with nents of Issuers I47/BL/2012 data atement above. are Gunadi Gun al Services Authr	ancial Statements a discovery of the programment of	1,134,842 1,134,	1,1,1 £ £ 4,0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Type  Type  34,842  34,842  19,326  656,684  86,797  21 which issued with issued with issued with issued and Dischool and	Hedging  e been audit an unmodifi 37/PO.JK.03/22 or 220 re of Issuer of Issuer e of Issuer	Ro	Payy Payy Payy Payy Payy Payy Payy Payy	Payables   Payables   322   181   4,216   83   4,216   83   4,802   4,802   4,802   4,802   4,802   4,802   4,802   4,802   6,001	& 9 of 1 1 e
	(19,845) 20,082 (3,031) 101,803 3,335,990 20,805 (266,579) 11,938 3,102,154 - 12,053 (1,323)	614,738 (2,000,543) 101,803 46,176,330 1,202,238 1,169,179 48,547,747 666,210 (432,580)	A. 1. 2. 3. 4. 5. 6. B. 1. 1. 2. 2. 3. 4. 5. 6. C. C. This conconcided the second of t	Spot Forward Option Option Option Option Description Description Option TOTAL  TOTAL  Total	d ten chased   at Rate Relate d  d  ten chased  ten chased  iel information w of Delotte Asia  financial statem  d Publication of  mererical Bank's  mission of Perior  spent-LK (cort cort  spent-LK) (cort  cort  perior  pe	as taken from the 4 Pacific Network an ent have been pressed in Financial Bank's Report" and Septent and Septent Bank's Report", and Septent and Septent Colidated financial Statent Work (N. M. No. KEY) and Financial Statent and Financial Statent and Septent and Septent	d the Deloitte Ne ared in accordar id copy of the C to comply with nents of Issuers I47/BL/2012 data atement above. are Gunadi Gun al Services Authr	ancial Statements a discovery of the programment of	1,134,842 1,134,	1,1,1 £ £ 4,0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Type  Type  34,842  34,842  19,326  656,684  86,797  21 which issued with issued with issued with issued and Dischool and	Hedging  e been audit an unmodifi 37/PO.JK.03/22 or 220 re of Issuer of Issuer e of Issuer	Ro	Payy Payy Payy Payy Payy Payy Payy Payy	Payables   Payables   322   181   4,216   83   4,216   83   4,802   4,802   4,802   4,802   4,802   4,802   4,802   4,802   6,001	& 9 of 1 1 e

10,485	Payment of lea Borrowings rec	eivea (paia)								(21,056) 605,787	(22,47 (405,00
203			Financing Activit	ies						584,731	(2,427,47)
40,677,147	NET INCREAS	E (DECREASE)	) IN CASH AND (	CASH EQUIV	/ALENTS					898,793	(2,377,74
2,569,502		ASH EQUIVALE n exchange rate	NTS AT BEGINN	ING OF PER	lOD				1	3,766,259 50,012	<b>14,569,65</b> 134,30
-			NTS AT END OF	PERIOD					1	4,715,064	12,326,21
	Cash and cash Cash on har	h equivalents c	onsist of:							1,446,000	1,221,12
8,880,330	Demand de	posits with Bank								4,490,043	4,452,67
2,251,785		posits with other with Bank Indor	· banks nesia and other ba	anks						1,525,115 7,253,906	2,031,37 4,621,04
	Total cash a	and cash equiv	alents						1	4,715,064	12,326,21
23,304,442 48,634			STATEMENTS OF		TION OF CAPITAL			ERCIAL	BANK		
79,869,846				AS	S OF MARCH 31, (In Millions		21				
6,655,337		COMP	ONENTS OF CA	APITAL			AR 31, 2022 L CONSOL	IDATED	INDIV		1, 2021 Consolidate
33,642,438	I. Core Capita					39,070,0	77 43,	965,862	36,	351,161	41,732,84
1,599,752 958			Equity Tier 1 (C t of Treasury Sto			39,070,0 2,408,1		965,862 408,155		351,161 408,155	41,732,84 2,408,15
-		oital Additional 1 Additional Tie				<b>41,004,7</b> 41,956,3		285,505 399,867		<b>253,719</b> 803,178	<b>39,757,0</b> 1 40,702,74
30,521,321			r comprehensive .1.1 Surplus of the		tatomont	8,193,8	06 8,	270,699	7,	728,676	7,773,68
2,811,333			translation				-	-		-	
		1.2.1		sets measure	d at fair value						
		1.2.1	through oth 1.3 Surplus of fi	er compreher ixed assets re		8,193,8	06 8,	270,699	7,	14,101 714,575	7,773,68
1,546,625		1.2.1.2 Othe reser	r capital additiona ves)	al reserves (of	ther disclosed	33,762,5	07 35,	129,168	31,	074,502	32,929,06
			.2.1 Agio .2.2 General res	savnas		3,440,7 27,148,0		440,707 522,251		440,707 998.288	3,440,70 24,367,31
		1.2.1	.2.3 Previous ye	ear profit		2,568,2	45 3,	512,053	3,	075,192	4,526,38
			.2.4 Current yea .2.5 Funds for page			605,5	39	654,157	1	560,315	594,65
r Possible Assets	12	1.2.1 2 Deduction Tie	.2.6 Others er 1			(951,52	- (1.:	- 114,362)	(5	i49.459)	(945,73
Specific		1.2.2.1 Othe	r comprehensive			(260,89		295,802)	,	-	(26,19
			.1.2 Potential los	sses from the		1					
38,713			through other	sets measured er comprehen:	sive income	(260,89	19)	295,802)			(26,19
-		1.2.2.2 Othe reser	r capital additiona			(690,62		318,560)	(5	549,459)	(919,53
2,061,217		1.2.2	.2.1 Disagio .2.2 Previous ye	ar loce		(300,02	- "	-	,		(5.0)00
		1.2.2	.2.3 Current yea	ar loss							
6,503		1.2.2		ity Assessmer	nt and the						
				or impairment							
AR 31, 2021		1.2.2	.2.5 Less differe	nce of fair val	lue adjustment of						
-in v1, 2021		1.2.2	.2.6 Provision fo	or Asset Qualit	he Trading Book ty Assessment						
		1.2.2	non product 2.7 Others	tive		(690,62	(8	318,560)	(5	549,459)	(919,53
28.47		n Controlling In duction Core Ca				(4,342,87		782,698 510,496)	43	- 810,713)	1,013,22 (1,445,54
2.68	1.4.	.1 Deffered tax of				(581,56		527,879)		357,038)	(704,42
2.62 3.56	1.4.	2 Goodwill 3 Other intangit				(115,29		132,231)		(62,769)	(78,95
3.70		4 Investments i 5 Shortage of c	n share apital on insurani	ce subsidiarie	es	(3,646,00	12) (1	750,386)	(3,5	590,906)	(662,17)
0.99	1.4.	6 Securitisation 7 Other deducti	exposure				-	-		-	
1.45 5.59	14.	1.4.7.1 Place	ement of funds in	instrument A	T 1 and/or Tier						
4.87			other bank s-ownership in an	nother entity a	acquired by the			•			
82.27			ition because of t sure of Credit Ris					-		-	
42.08			Delivery Versus P idiaries' exposure		ariah transaction		-	-		-	
28.15	2 Addition	(if an	y)		anan sandadon		-	-		-	
2.33	2.1 Inst	rument which co	al/Additional Ties comply with AT 1	F1 (Al 1)							
2.38		o/Disagio er deduction cor	re capital								
3.47	2.3.	.1 Placement of other bank	funds in instrume	ent AT 1 and/o	or Tier 2 to						
0.73	2.3.	2 Cross-owners	ship in another en ie law, grants, or i	ntity acquired	by the transition						
1.49		ital Capital (Tier			-bisk samely	2,685,6	81 2,	818,956	3,	754,910	3,898,86
6.08 4.70	with Tie	er 2	ne ionii oi atoci	K OI OLIIEIS W	vilicii compiy	1,853,0	00 1,	853,000	2,	613,400	2,613,40
80.68	2 Agio/Di 3 Genera		earning assets (I	max. 1.25% C	Credit Risk						
86.12		ed Assets)	tal capital (Tier 2	2)		873,5 (40,89		006,848 (40,892)	1,	141,510	1,285,46
41.26		ion supplement	, . , .		2 to other bank		-	-		-	
	4.1 Sini	king Fund	in instrument AT				(2)	(40,892)			
	4.1 Sinl 4.2 Plan 4.3 Cro	king Fund cement of funds ss-ownership in	in instrument AT another entity ac			(40,89				i	
	4.1 Sinl 4.2 Plat 4.3 Cro bec	king Fund cement of funds ss-ownership in ause of the law,				41,755,7	58 46,	784,818	40,	106,071	45,631,71
	4.1 Sini 4.2 Plat 4.3 Cro bec Total Core Cap	king Fund cement of funds ss-ownership in ause of the law, pital and Supple MAR INDIVIDUAL	another entity ac grants, or grants	will MAR	31, 2021 CONSOLIDATED	41,755,7	MAI	R 31, 2022		M	45,631,71 AR 31, 2021 IL   CONSOLIDATE
	4.1 Sini 4.2 Plat 4.3 Cro bec Total Core Cap RISK WEIGHTEE CREDIT RISK	king Fund cement of funds ss-ownership in ause of the law, pital and Supple MAR INDIVIDUAL DASSETS	another entity ac grants, or grants emental Capital 31, 2022 CONSOLIDATED	will MAR INDIVIDUAL	CONSOLIDATED	41,755,7 Capital Adequa	INDIVIDUAL cy Ratio	R 31, 2022	IDATED	INDIVIDUA	AR 31, 2021 IL CONSOLIDATE
	4.1 Sini 4.2 Plat 4.3 Cro bec  Total Core Cay  RISK WEIGHTED  CREDIT RISK - WEIGHTED  ASSETS	king Fund cement of funds ss-ownership in ause of the law, pital and Supple MAR INDIVIDUAL	another entity ac grants, or grants emental Capital 31, 2022	will MAR	131, 2021  CONSOLIDATED  137,698,780	41,755,7	INDIVIDUAL cy Ratio	R 31, 2022		M	AR 31, 2021 IL CONSOLIDATE
	4.1 Sini 4.2 Plat 4.3 Cro bec  Total Core Cap  RISK WEIGHTED  CREDIT RISK - WEIGHTED  ASSETS  MARKET RISK - WEIGHTED	king Fund cement of funds ss-ownership in ause of the law, pital and Supple MAR INDIVIDUAL DASSETS	another entity ac grants, or grants emental Capital 31, 2022 CONSOLIDATED	will MAR INDIVIDUAL	137,698,780	41,755,7 Capital Adequa	MAI INDIVIDUAL cy Ratio 26.68%	R 31, 2022 CONSOL	IDATED	INDIVIDUA	AR 31, 2021 LL CONSOLIDATE
2.72	4.1 Sini 4.2 Plat 4.3 Cro bec Total Core Cap  RISK WEIGHTEL CREDIT RISK - WEIGHTED ASSETS MARKET RISK - WEIGHTED ASSETS OPERATIONAL	king Fund cement of funds sss-ownership in ause of the law, pital and Supple INDWIDUAL  125,909,955	another entity ac grants, or grants emental Capital 31, 2022 [CONSOLIDATED] 139,192,485	MAR INDIVIDUAL 122,904,617	137,698,780	41,755,7 Capital Adequa	MAI INDIVIDUAL cy Ratio 26.68%	R 31, 2022 CONSOL	27.03%	M. INDIVIDUA 25.52	AR 31, 2021 LL CONSOLIDATE
2.72	4.1 Sini 4.2 Plai 4.3 Cro Ecc Total Core Cap  RISK WEIGHTEL CREDIT RISK WEIGHTEL ASSETS MARKET RISK ASSETS MASSETS OPERATIONAL RISK WEIGHTED	king Fund cement of funds sss-ownership in ause of the law, pital and Supple INDWIDUAL  125,909,955	another entity ac grants, or grants emental Capital 31, 2022 [CONSOLIDATED] 139,192,485	MAR INDIVIDUAL 122,904,617	137,698,780 2,016,222	41,755,7 Capital Adequa	MAI INDIVIDUAL CY Ratio 26.68%	R 31, 2022 CONSOL	27.03%	M. INDIVIDUA 25.52	AR 31, 2021 IL   CONSOLIDATE  6 26.04
3.00 4.03	4.1 Sini 4.2 Pair 4.3 Cro bec Total Core Caj  RISK WEIGHTEL CREDIT RISK - WEIGHTED ASSETS OPERATIONAL RISK - WEIGHTED ASSETS OPERATIONAL TOTAL RISK	king Fund cement of funds ss-ownership in ause of the law, pital and Suppl MAR IND/NDUAL 125,909,955  2,806,638  17,696,938	another entity ac grants, or grants emental Capital 31, 2022 CONSOLIDATED 139,192,485 2,783,467 20,683,363	MAR INDIVIDUAL 122,904,617 1,977,643 17,585,250	137,698,780 2,016,222 20,560,175	41,755,7  Capital Adequa CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%)	INDIVIDUAL cy Ratio 26.68% 26.68%	R 31, 2022 CONSOL	27.03% 27.03% 27.03%	25.52* 25.52* 25.64*	AR 31, 2021 LL CONSOLIDATE  6 26.04  6 26.04
3.00	4.1 Sini 4.2 Plan 4.2 Plan 4.3 Cro bac co Total Core Cap  RISK WEIGHTEE ASSETS MARKET RISK - WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS	king Fund cement of funds ses-ownership in ause of the law, pital and Suppl MAR INDMIDUAL ASSETS 125,909,955 2,809,638 17,696,938	another entity ac grants, or grants emental Capital 31, 2022 CONSOLIDATED 139,192,485 2,783,467 20,683,363	MAR INDIVIDUAL 122,904,617 1,977,643 17,585,250 142,467,510	137,698,780 2,016,222 20,560,175 160,275,177	41,755,7 Capital Adequa CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Capital Adequa Ratio (%)	MAI INDIVIDUAL CY Ratio 26.68% 26.68% 1.83% CY 28.52%	R 31, 2022 CONSOL	27.03% 27.03%	25.529 25.529 2649 28.159	AR 31, 2021 LL CONSOLIDATE  56 26.04  56 26.04  56 2.43
3.00 4.03	4.1 Smi 4.2 Plet 4.3 Croe Cap  Total Core Cap  RISK WEIGHTEE CREDIT RISK WEIGHTED ASSETS MARKER RISK - WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK RISK - CAP	king Fund cement of funds so-ownership in ause of the law, pital and Supple MAR INDN/DUAL 2,590,955 2,806,638 17,696,938 146,415,531 9,56%	another entity ac grants, or grants emental Capital 31, 2022 CONSOLIDATED 139,192,485 2,783,467 20,883,363 162,659,315 9,55%	MAR INDIVIDUAL 122,904,617 1,977,643 17,585,250 142,467,510 9.87%	137,698,780 2,016,222 20,560,175 160,275,177 9.87%	41,755,7 Capital Adequa CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Capital Adequa Ratio (%) Capital Adequa Ratio (%) Buffer (%)	MAI INDIVIDUAL CY Ratio 26.68% 26.68% 1.83% 28.52% 18.96%	R 31, 2022	27.03% 27.03% 1.73% 28.76%	25.529 25.529 25.529 26.49 28.159	AR 31, 2021  ILI CONSOLIDATE  ILI CONSOLIDATE  CENTRAL 26.04  LA 26.04  LA 28.47  LA 28.47  LA 38.60  LA 38.60  LA 38.60  LA 38.60  LA 38.60  LA 38.60  LA 38.60  LA 38.60  LA 38.60  LA 38.60  LA 38.60  LA 38.60  LA 38.60
3.00 4.03	4.1 Smi 4.2 Plet 4.3 Croe Cap  Total Core Cap  RISK WEIGHTEE CREDIT RISK WEIGHTED ASSETS MARKER RISK - WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK RISK - CAP	king Fund cement of funds so-ownership in ause of the law, pital and Supple MAR INDN/DUAL 2,590,955 2,806,638 17,696,938 146,415,531 9,56%	another entity ac grants, or grants emental Capital 31, 2022 CONSOLIDATED 139,192,485 2,783,467 20,683,363	MAR INDIVIDUAL 122,904,617 1,977,643 17,585,250 142,467,510 9.87%	137,698,780 2,016,222 20,560,175 160,275,177 9.87%	41,755,7 Capital Adequa CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Capital Adequa Ratio (%) Capital Adequa Ratio (%) Buffer (%)	MAI INDIVIDUAL CY Ratio 26.68% 26.68% 1.83% CY 28.52%	R 31, 2022	27.03% 27.03% 1.73% 28.76%	25.529 25.529 25.529 26.49 28.159	AR 31, 2021 ILI CONSOLIDATE IL
3.00 4.03	4.1 Snil 4.2 Plan 4.3 Cro bec Total Core Cap  RISK WEIGHTEL RISK WEIGHTEL ASSETS OPERATIONAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS CORE RISK CORE RISK FOR	king Fund cement of funds so - one rest of the law, pital and Supply MMAR INDIVIDUAL ASSETS  125,909,935  17,696,938  146,415,531  9.56% ATION FOR CAR 7.73%	another entity ac grants, or grants memental Capital 31,2022 (CONSOLIDATED 139,192,485 2,783,467 20,883,363 162,659,315 9,55% BASED ON RISK P 7,82%	MAR INDIVIDUAL 122,904,617 1,977,643 17,585,250 142,467,510 9.87% PROFILE 7.23%	137,698,780 2,016,222 20,560,175 160,275,177 9,87%	41,755,7 Capital Adequa CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Capital Adequa Ratio (%) CET 1 for Buffer (%) PERCENTAGE Capital	MAI MAI MAI MAI MAI MAI MAI MAI MAI MAI	R 31, 2022	27.03% 27.03% 1.73% 28.76% 19.21% FILLED 2.500%	25.529 25.529 25.529 2.649 28.159 18.289 BY BANK (9) 0.0009	AR 31, 2021 ILI CONSOLIDATE IL
3.00 4.03	4.1 Snii 4.2 Pai 4.3 Cor bee Total Core Caj  RISK WEIGHTEE CREDIT RISK - WEIGHTEE ASSETS - MARKET RISK - WEIGHTED ASSETS - WEIGHTED ASSETS - TOTAL RISK WEIGHTED ASSETS - WEIGHTED CAR BASED ON RISK PROFILE CAR BASED - From CET 1 (%)	king Fund cerement of funds cerement of funds cerement of funds so-ownership in ause of the law, pital and Supph in MMMAR in MMDUAL AASSETS 2,809,955 2,809,638 17,696,938 146,415,531 9,56% 7,73% 0.00%	another entity ac grants, or grants memental Capital 31,2022 (COMSOLIDATED 139,192,485 2,783,467 20,683,363 162,659,315 9,55% BASED ON RISK P 7,82%	MAR INDIVIDUAL 122,904,617 1,977,643 17,585,250 142,467,510 9.87% PROFILE 7,23%	137,698,780 2,016,222 20,560,175 160,275,177 9.87% 0.00%	41,755,7  Capital Adequa CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Capital Adequa Ratio (%) PERCENTAGE Capital Conservation Buffer (%) Countercyclica Buffer (%) Countercyclica Buffer (%)	MAI IND/MDUAL CY Ratio 26.68% 26.68% 1.83% CY 28.52% 18.96% DF BUFFER MAI 2.500%	R 31, 2022	1.73% 1.73% 1.73% 1.21% 19.21% 19.21% 0.000%	25.52* 25.52* 25.52* 2.64* 28.15* 18.28* BY BANK (?) 0.000*	AR 31, 2021 ILI CONSOLIDATE  5 25.04  5 26.04  5 2.43  6 18.60  6 0.000  6 0.000
3.00 4.03	4.1 Snil 4.2 Plan 4.3 Cro bec Total Core Cap  RISK WEIGHTEL RISK WEIGHTEL ASSETS OPERATIONAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS CORE RISK CORE RISK FOR	king Fund cement of funds so - one rest of the law, pital and Supply MMAR INDIVIDUAL ASSETS  125,909,935  17,696,938  146,415,531  9.56% ATION FOR CAR 7.73%	another entity ac grants, or grants memental Capital 31,2022 (CONSOLIDATED 139,192,485 2,783,467 20,883,363 162,659,315 9,55% BASED ON RISK P 7,82%	MAR INDIVIDUAL 122,904,617 1,977,643 17,585,250 142,467,510 9.87% PROFILE 7.23%	137,698,780 2,016,222 20,560,175 160,275,177 9.87% 7.44% 0.00%	41,755,7  Capital Adequa CET 1 Ratio (%)  Tier 1 Ratio (%)  Tier 2 Ratio (%)  Capital Adequa Ratio (%)  PERCENTAGE Capital Suffer (%)  Captal Suffer (%)	MAI MAI MAI MAI MAI MAI MAI MAI MAI MAI	R 31, 2022	27.03% 27.03% 1.73% 28.76% 19.21% FILLED 2.500%	25.529 25.529 25.529 2.649 28.159 18.289 BY BANK (9) 0.0009	AR 31, 2021 ILI CONSOLIDATE  5 25.04  5 26.04  5 2.43  6 18.60  6 0.000  6 0.000
3.00 4.03 0.96	4.1 Snii 4.2 Plat 4.3 Cro bee Total Core Cap  RISK WEIGHTEE CREDIT RISK - WEIGHTEE ASSETS - MARKET RISK - WEIGHTED ASSETS - WEIGHTED ASSETS - TOTAL RISK WEIGHTED ASSETS - WEIGHTED CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED - From CET 1 (%)	king Fund cement of funds so-when the funds so-when the law, pital and Supply land and Supply land Supply land Supply land Supply land Supply land Supply land Supply land Supply land land Supply land land land land land land land land	another entity ac grants, or grants emental Capital 31, 2022 139,192,485 2,783,467 20,883,363 162,659,315 9,55% BASED ON RISK P 0,00%	MAR INDIVIDUAL  122,904,617  1,977,643  17,585,250  142,467,510  9.87%  PROFILE  7.23%  0.00%  2.64%	137,698,780 2,016,222 20,560,175 160,275,177 9,87% 7,44% 0,00% 2,43%	41,755,7  Capital Adequa CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Capital Adequa Ratio (%) CET 1 for Buffer (%) PERCENTAGE: Capital Conservation Buffer (%) Capital Surfange for D-SIB (%) D-SIB (%) D-SIB (%)	MAI	NDATORY	27.03% 27.03% 1.73% 1.9.21% 19.21% 19.20% 0.000%	25.52* 25.52* 25.52* 2.64* 28.15* 18.28* BY BANK (?) 0.000*	AR 31, 2021 ILI CONSOLIDATE  5 25.04  5 26.04  5 2.43  6 18.60  6 0.000  6 0.000
3.00 4.03 0.96	4.1 Snii 4.2 Plat 4.3 Cro bee Total Core Cap  RISK WEIGHTEE CREDIT RISK - WEIGHTEE ASSETS - MARKET RISK - WEIGHTED ASSETS - WEIGHTED ASSETS - TOTAL RISK WEIGHTED ASSETS - WEIGHTED CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED - From CET 1 (%)	king Fund cement of funds so-when the funds so-when the law, pital and Supply land and Supply land Supply land Supply land Supply land Supply land Supply land Supply land Supply land land Supply land land land land land land land land	another entity ac grants, or grants emental Capital 31, 2022 139,192,485 2,783,467 20,883,363 162,659,315 9,55% BASED ON RISK P 0,00%	MAR INDIVIDUAL  122,904,617  1,977,643  17,585,250  142,467,510  9.87%  PROFILE  7.23%  0.00%  2.64%	137,698,780 2,016,222 20,560,175 160,275,177 9,87% 7,44% 0,00% 2,43%	41,755,7  Capital Adequa CET1 Ratio (%) Tiler 2 Ratio (%) Capital Adequa Settler (%) Capital Adequa Se	MAI   MDIVIDUAL   CY Ratio   26.68%   26.68%   26.68%   1.83%   1.83%   1.896%   1.896%   1.000%   1	NDATORY  RANSAC	27.03% 27.03% 1.73% 28.76% 19.21% FILLED 1 2.500% 1.000%	25.52* 25.52* 25.52* 2.64* 28.15* 18.28* BY BANK (?) 0.000*	AR 31, 2021 ILI CONSOLIDATE  5 25.04  5 26.04  5 2.43  6 18.60  6 0.000  6 0.000
3.00 4.03 0.96	4.1 Snii 4.2 Plat 4.3 Cro bec Total Core Cap  RISK WEIGHTEI CREDIT RISK - WEIGHTEI ASSETS - MARKET RISK - WEIGHTEI ASSETS - MEIGHTEI ASSETS - MEIGHTEI ASSETS - MEIGHTEI ASSETS - MEIGHTEI	king Fund cement of funds so-when the funds so-when the law, pital and Supply land and Supply land Supply land Supply land Supply land Supply land Supply land Supply land Supply land land Supply land land land land land land land land	another entity ac grants or grants between the capital and the control of the con	MAR INDIVIDUAL  122,904,617  1,977,643  17,585,250  142,467,510  9.87%  PROFILE  7.23%  0.00%  2.64%	137,698,780 2,016,222 20,560,175 160,275,177 9.87% 7.44% 0.00% 2.43% EXCHANGE AND AS OF MARC (In Millions	41,755,7  Capital Adequa  CET 1 Ratio (%)  Tite 2 Ratio (%)  Tite 2 Ratio (%)  CET 1 for Committee (%)  CET 1 for Capital Adequa  Ratio (%)  CET 1 for Capital Adequa  Ratio (%)  CET 1 for Capital Adequa  Selfer (%)  Capital Adequa  Conservation  Conserva	MAI MAI MAI MIDIVIDUAL CY Ratio 26.68% 26.68% 26.68% 1.83% 28.52% 18.96% 0.000% 1.0000	NDATORY	27.03% 27.03% 1.73% 1.73% 28.76% 19.21% FILLED 1.000% 1.000%	M. M. M. M. M. M. M. M. M. M. M. M. M. M	AR 31, 2021 ILI CONSOLIDATE  5 25.04  5 26.04  5 2.43  6 18.60  6 0.000  6 0.000
3.00 4.03 0.96	4.1 Snii 4.2 Plat 4.3 Cro bee Total Core Cap  RISK WEIGHTEE CREDIT RISK - WEIGHTEE ASSETS - MARKET RISK - WEIGHTED ASSETS - WEIGHTED ASSETS - TOTAL RISK WEIGHTED ASSETS - WEIGHTED CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED - From CET 1 (%)	king Fund cement of funds so-when the funds so-when the law, pital and Supply land and Supply land Supply land Supply land Supply land Supply land Supply land Supply land Supply land land Supply land land land land land land land land	another entity ac grants, or grants emental Capital 31, 2022 139,192,485 2,783,467 20,883,363 162,659,315 9,55% BASED ON RISK P 0,00%	MAR INDIVIDUAL  122,904,617  1,977,643  17,585,250  142,467,510  9.87%  PROFILE  7.23%  0.00%  2.64%	137,698,780 2,016,222 20,560,175 160,275,177 9,87% 7,44% 0,00% 2,43% EXCHANGE AND AS OF MARC (In Millions) No	41,755,7  41,755,7  Capital Adequa CET I Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 3 Ratio (%) File 4 Ratio (%) File 3 Ratio (%) File 4 Ratio (%) File 4 Ratio (%) File 4 Ratio (%) File 5	MAMANDO   MAMA	R 31, 2022 [CONSOI	27.03% 27.03% 1.73% 1.73% 28.76% 19.21% FILLED 2.500% 1.000% TION	M. M. M. M. M. M. M. M. M. M. M. M. M.	AR 31, 2021 L CONSOLIDATE  \$ 26.04  \$ 26.04  \$ 26.04  \$ 24.33  \$ 18.60  \$ 0.000  \$ 1.000  Receivables anyables
3.00 4.03 0.96	4.1 Snii 4.2 Peir 4.3 Cro bec Total Core Cay  RESK WEIGHTEL CREDIT RISK WEIGHTEL ASSETS OPERATIONAL RISK WEIGHTED ASSETS TOTAL RI	king Fund cement of funds so-where the funds so-where the law, pital and Supplied a	another entity ac grants or grants emental Capital 31, 2022 (CONSOLIDATED 139,192,485 2,783,467 20,683,363 162,659,315 9.55% BASED ON RISK P 7.82% 0.00% 1.73% STATEMENTS O	MAR INDIVIDUAL  122,904,617  1,977,643  17,585,250  142,467,510  9.87%  PROFILE  7.23%  0.00%  2.64%	137,698,780 2,016,222 20,560,175 160,275,177 9.87% 7.44% 0.00% 2.43% EXCHANGE AND AS OF MARC (In Millions) No	41,755,7  Capital Adequa CET 1 Ratio (%) Tite 2 Ratio (%) Tite 2 Ratio (%) Subface (%) Sub	MAMAN   MAMA	NDATORY  RANSAC	27.03% 27.03% 1.73% 1.73% 28.76% 19.21% FILLED 2.500% 1.000% TION	MMVIDUA   25.52*   25.52*   26.4*   28.15*   18.28*   0.000*   1.000*	AR 31, 2021 L CONSOLIDATE L CO
3.00 4.03 0.96	4.1 Snii 4.2 Plat 4.3 Croi bec Total Core Cap  BRSK WEIGHTEL CREDIT RISK WEIGHTEL ASSETS OPERATIONAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK FROM RISK PROFILE CAPITAL ALLOC From AT 1 (%) From Tier 2 (%)  No.  A. Exct 1. Spot 2. From A. Exct	king Fund cement of funds se-ownership in ause of the law, pital and Supplial and S	another entity ac grants or grants emental Capital 31, 2022 (CONSOLIDATED 139,192,485 2,783,467 20,683,363 162,659,315 9.55% BASED ON RISK P 7.82% 0.00% 1.73% STATEMENTS O	MAR INDIVIDUAL  122,904,617  1,977,643  17,585,250  142,467,510  9.87%  PROFILE  7.23%  0.00%  2.64%	137,698,780 2,016,222 20,560,175 160,275,177 9,87% 7,44% 0,00% 2,43% EXCHANGE AND AS OF MARC (In Millions) No Ann	41,755,7  41,755,7  Capital Adequa CET I Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 3 Ratio (%) File 4 Ratio (%) File 3 Ratio (%) File 4 Ratio (%) File 4 Ratio (%) File 4 Ratio (%) File 5	MAMANDO   MAMA	R 31, 2022 [CONSOI	27.03% 27.03% 1.73% 1.73% 28.76% 19.21% FILLED 2.500% 1.000% TION	M. M. M. M. M. M. M. M. M. M. M. M. M.	AR 31, 2021 L CONSOLIDATE
3.00 4.03 0.96	4.1 Snii 4.2 Plat 4.3 Cro bec Total Core Cay  RISK WEIGHTEI RISK WEIGHTEI RISK - WEIGHTED ASSETS OPERATIONAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK FROM CET 1 (%) From AT 1 (%)  No.  A. Excl. 1. Spoto 2. Form 3. Optic 3. Vicinity A. Service 4.1 Spoto 3. Optic 4.1 Spoto 3. Optic 4.3 Plate 4.3 Plate 4.3 Plate 4.3 Plate 4.4 Plate 4.5 Plate	king Fund cement of funds so-whership in ause of the law, bird and Supplication and Supplic	another entity ac grants or grants emental Capital 31, 2022 (CONSOLIDATED 139,192,485 2,783,467 20,683,363 162,659,315 9.55% BASED ON RISK P 7.82% 0.00% 1.73% STATEMENTS O	MAR INDIVIDUAL  122,904,617  1,977,643  17,585,250  142,467,510  9.87%  PROFILE  7.23%  0.00%  2.64%	137,698,780 2,016,222 20,560,175 160,275,177 9,87% 7,44% 0,00% 2,43% EXCHANGE AND AS OF MARC (In Millions) No Ann	41,735,7  Capital Adequate CET 1 Ratio (%) Tier 1 Ratio (%) Tier 1 Ratio (%) CET 1 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 1 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 3 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 3 for Suffer (%) CET 3 for Suffer (%) CET 3 for Suffer (%) CET 1 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 3 for Suffer	MAMAN   MAMPO	R 31, 2022 [CONSOI	27.03% 27.03% 1.73% 1.73% 28.76% 19.21% FILLED 2.500% 1.000% TION	MNDWIDUA   25.52*   25.52*   25.52*   28.15*   18.28*25*   0.000*   0.000*   1.000*   1.000*	AR 31, 2021 L CONSOLIDATE
3.00 4.03 0.96	4.1 Snii 4.2 Plat 4.3 Croi bec Total Core Cap  RISK WEIGHTEI CREDIT RISK - WEIGHTEI ASSETS  OPERATIONAL RISK - WEIGHTEI ASSETS  TOTAL RISK - WEIGHTEI ASSETS  TOTAL RISK - WEIGHTEI ASSETS  TOTAL RISK - WEIGHTEI ASSETS  TOTAL RISK - WEIGHTEI - ASSETS  TOTAL RISK - WEIGHTEI - ASSETS  TOTAL RISK - WEIGHTEI - ASSETS  TOTAL RISK - WEIGHTEI - ASSETS  TOTAL RISK - WEIGHTEI - ASSETS  TOTAL RISK - WEIGHTEI - ASSETS  TOTAL RISK - WEIGHTEI - ASSETS  TOTAL RISK - WEIGHTEI - ASSETS  TOTAL RISK - WEIGHTEI - ASSETS  TOTAL RISK - WEIGHTEI - ASSETS  TOTAL RISK - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHTEI - ASSETS - WEIGHT	king Fund - cement of funds se-ownership in ause of the law, bird and supplication and supp	another entity ac grants or grants emental Capital 31, 2022 (CONSOLIDATED 139,192,485 2,783,467 20,683,363 162,659,315 9.55% BASED ON RISK P 7.82% 0.00% 1.73% STATEMENTS O	MAR INDIVIDUAL  122,904,617  1,977,643  17,585,250  142,467,510  9.87%  PROFILE  7.23%  0.00%  2.64%	137,690,780 2,016,222 20,560,175 160,275,177 9,87% 2,43% EXCHANGE AND AS OF MARC (In Millions No An	41,735,7  Capital Adequate CET 1 Ratio (%) Tier 1 Ratio (%) Tier 1 Ratio (%) CET 1 for Suffer	MAMAN   MAMA	R 31, 2022 [CONSOI	27.03% 27.03% 1.73% 1.73% 28.76% 19.21% FILLED 2.500% 1.000% TION	MM   M   M   M   M   M   M   M   M	AR 31, 2021 L CONSOLIDATE
3.00 4.03 0.96	4.1 Snii 4.2 Plat 4.3 Cro bee Total Core Cap  RISK WEIGHTET ASSETS OPERATIONAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TO	king Fund cement of funds cement of funds cement of funds cement of funds cement of funds ause of the law, bit and supplication of the law, bit and supplication of the law, bit and supplication of the law, bit and supplication of the law, bit and supplication of the law, considerable of the law,	another entity ac grants or grants emental Capital 31, 2022 [CONSOLIDATED 139,192,485 2,783,467 20,683,363 162,659,315 9,55% BASED ON RISK P 7.82% 0.00% 1.73% STATEMENTS O	MAR INDIVIDUAL  122,904,617  1,977,643  17,585,250  142,467,510  9.87%  PROFILE  7.23%  0.00%  2.64%	137,690,780 2,016,222 20,560,175 160,275,177 9,87% 2,43% EXCHANGE AND AS OF MARC (In Millions No An	41,735,7  Capital Adequate CET 1 Ratio (%) Tier 1 Ratio (%) Tier 1 Ratio (%) CET 1 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 1 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 3 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 3 for Suffer (%) CET 3 for Suffer (%) CET 3 for Suffer (%) CET 1 for Suffer (%) CET 2 for Suffer (%) CET 2 for Suffer (%) CET 3 for Suffer	MAMAN   MAMPO	R 31, 2022 [CONSOI	27.03% 27.03% 1.73% 1.73% 28.76% 19.21% FILLED 2.500% 1.000% TION	MNDWIDUA   25.52*   25.52*   25.52*   28.15*   18.28*25*   0.000*   0.000*   1.000*   1.000*	AR 31, 2021 L CONSOLIDATE  \$ 26.04  \$ 26.04  \$ 26.04  \$ 26.04  \$ 0.000  \$ 0.000  \$ 0.000  \$ 0.000  \$ 1.000  Receivables an ayables  \$ Payables  \$ Payables  \$ 19 336  \$ 18 4,21
3.00 4.03 0.96	4.1 Snii 4.2 Plat 4.3 Cro bee Total Core Cap  RISK WEIGHTET ASSETS OPERATIONAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TO	king Fund  cement of fund between the fund of the law, between the fund of the law, between the fund of the law, between the fund of the law, between the law,	another entity ac grants or grants emental Capital 31, 2022 [CONSOLIDATED 139,192,485 2,783,467 20,683,363 162,659,315 9,55% BASED ON RISK P 7.82% 0.00% 1.73% STATEMENTS O	MAR INDIVIDUAL  122,904,617  1,977,643  17,585,250  142,467,510  9.87%  PROFILE  7.23%  0.00%  2.64%	137,690,780 2,016,222 20,560,175 160,275,177 9,87% 2,43% EXCHANGE AND AS OF MARC (In Millions No An	41,755,7  Capital Adequa CET 1 Ratio (%) Tite 2 Ratio (%) Tite 2 Ratio (%) CET 1 for Copital Adequa Ratio (%) CET 1 for Copital Adequa Ratio (%) CET 1 for Copital Conservation Copital Conservation Copital C	MAMMAN   M	R 31, 2022 [CONSOI	27.03% 27.03% 1.73% 1.73% 28.76% 19.21% FILLED 2.500% 1.000% TION	MMVIDUA 25.52'5.52'5.52'5.52'5.52'5.52'5.52'5.5	AR 31, 2021 L CONSOLIDATE  \$ 26.04  \$ 26.04  \$ 26.04  \$ 26.04  \$ 0.000  \$ 0.000  \$ 0.000  \$ 0.000  \$ 1.000  Receivables an ayables  \$ Payables  \$ Payables  \$ 19 336  \$ 18 4,21
3.00 4.03 0.96 47,460,332 - 614,736 101,803 46,176,330 - 1,202,238	4.1 Snii 4.2 Plat 4.3 Croin 4.2 Plat 4.3 Croin 5 Croin 6 Croin 6 Color 6 Croin 6 Color 6 Croin	king Fund coement of funds coement of funds coement of funds coement of funds coement of funds ause of the law, oitel and Supplication MARA INDIVIDUAL  ASSETS  125,909,955  2,808,638  146,415,531  9,56%  ATION FOR CAR  7,73%  0,00%  1,83%  hanged Rate Re card on ritten rurchased re p rs sest Rate Relate read	another entity ac grants or grants emental Capital 31, 2022 [CONSOLIDATED 139,192,485 2,783,467 20,683,363 162,659,315 9,55% BASED ON RISK P 7.82% 0.00% 1.73% STATEMENTS O	MAR INDIVIDUAL 122,904,617 1,977,643 17,585,250 142,467,510 9.87% PROFILE 7,23% 0.00%	137,690,780 2,016,222 20,560,175 160,275,177 9,87% 2,43% EXCHANGE AND AS OF MARC (In Millions No An	41,755,7  Capital Adequa CET 1 Ratio (%) Tite 2 Ratio (%) Tite 2 Ratio (%) CET 1 for Copital Adequa Ratio (%) CET 1 for Copital Adequa Ratio (%) CET 1 for Copital Conservation Copital Conservation Copital C	MAMMAN   M	R 31, 2022 [CONSOI	27.03% 27.03% 1.73% 1.73% 28.76% 19.21% FILLED 2.500% 1.000% TION	MMVIDUA 25.52'5.52'5.52'5.52'5.52'5.52'5.52'5.5	AR 31, 2021 L CONSOLIDATE  \$ 26.04  \$ 26.04  \$ 26.04  \$ 26.04  \$ 0.000  \$ 0.000  \$ 0.000  \$ 0.000  \$ 1.000  Receivables an ayables  \$ Payables  \$ Payables  \$ 19 336  \$ 18 4,21
3,00 4,03 0,96 	4.1 Snii 4.2 Plat 4.3 Croin 4.2 Plat 4.3 Croin 5 Croin 6 Croin 8 Croin	king Fund cement of funds cement of funds cement of funds cement of funds ause of the law, pital and Supplication MAR INDIVIDUAL DASSETS  125,909,955  2,808,638  146,415,531  9,56%  ATION FOR CAR  7,73%  0.00%  1.83%	another entity ac grants or grants emental Capital 31, 2022 [CONSOLIDATED 139,192,485 2,783,467 20,683,363 162,659,315 9,55% BASED ON RISK P 7.82% 0.00% 1.73% STATEMENTS O	MAR INDIVIDUAL 122,904,617 1,977,643 17,585,250 142,467,510 9.87% PROFILE 7,23% 0.00%	137,690,780 2,016,222 20,560,175 160,275,177 9,87% 2,43% EXCHANGE AND AS OF MARC (In Millions No An	41,755,7  Capital Adequa CET 1 Ratio (%) Tite 2 Ratio (%) Tite 2 Ratio (%) CET 1 for Copital Adequa Ratio (%) CET 1 for Copital Adequa Ratio (%) CET 1 for Copital Conservation Copital Conservation Copital C	MAMMAN   M	R 31, 2022 [CONSOI	27.03% 27.03% 1.73% 1.73% 28.76% 19.21% FILLED 2.500% 1.000% TION	MMVIDUA 25.52'25.52'2 25.52'2 25.52'1 28.15'1 18.28'8 97 BANK (?) 0.000'1 1.00	AR 31, 2021 L CONSOLIDATE  \$ 26.04  \$ 26.04  \$ 26.04  \$ 26.04  \$ 0.000  \$ 0.000  \$ 0.000  \$ 0.000  \$ 1.000  Receivables an ayables  \$ Payables  \$ Payables  \$ 19 336  \$ 18 4,21
3.00 4.03 0.96 	4.1 Snil 4.2 Plan 4.3 Crom bee Total Core Cay bee Total Core Cay BRISK WEIGHTED CREDIT RISK - WEIGHTED ASSETS OPERATIONAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED ON RISK POPULATION RISK PROFILE CAR BASED ON RISK POPULATION RISK PROFILE CAR BASED ON RISK POPULATION RISK POPULATION RISK PROFILE CAR BASED ON RISK POPULATION RISK	king Fund cement of funds cement of funds cement of funds cement of funds ause of the law, oital and Supplication MAR INDIVIDUAL DASSETS  125,909,955  2,808,638  146,415,331  9,56% AATION FOR CAR 7,73%  0,00%  1,83%  hanged Rate Relate card on rivitien urchased re p p	another entity ac grants or grants emental Capital 31, 2022 [CONSOLIDATED 139,192,485 2,783,467 20,683,363 162,659,315 9,55% BASED ON RISK P 7.82% 0.00% 1.73% STATEMENTS O	MAR INDIVIDUAL 122,904,617 1,977,643 17,585,250 142,467,510 9.87% PROFILE 7,23% 0.00%	137,690,780 2,016,222 20,560,175 160,275,177 9,87% 2,43% EXCHANGE AND AS OF MARC (In Millions No An	41,755,7  Capital Adequa CET 1 Ratio (%) Tite 2 Ratio (%) Tite 2 Ratio (%) CET 1 for Copital Adequa Ratio (%) CET 1 for Copital Adequa Ratio (%) CET 1 for Copital Conservation Copital Conservation Copital C	MAMMAN   M	R 31, 2022 [CONSOI	27.03% 27.03% 1.73% 1.73% 28.76% 19.21% FILLED 2.500% 1.000% TION	MMVIDUA 25.52'25.52'2 25.52'2 25.52'1 28.15'1 18.28'8 97 BANK (?) 0.000'1 1.00	AR 31, 2021 L CONSOLIDATE  \$ 26.04  \$ 26.04  \$ 26.04  \$ 26.04  \$ 0.000  \$ 0.000  \$ 0.000  \$ 0.000  \$ 1.000  Receivables an ayables  \$ Payables  \$ Payables  \$ 19 336  \$ 18 4,21
3,00 4,03 0,96 	4.1 Snii 4.2 Plan 4.3 Cro bec Total Core Cap  RISK WEIGHTEI ASSETS MARKET RISK WEIGHTED ASSETS MARKET RISK WEIGHTED ASSETS MARKET RISK WEIGHTED ASSETS MARKET RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS A	king Fund cement of funds cement of funds cement of funds cement of funds cement of funds ause of the law, oitel and Supplied and Supplied MARA INDIVIDUAL DASSETS  125,909,955  2,808,638  146,415,331  9,56% ATION FOR CAR 7,73%  0,00%  1,83%  hanged Rate Relate card on rivitten present Rate Relate relate or rivitten o	another entity ac grants or grants emental Capital 31, 2022 [CONSOLIDATED 139,192,485 2,783,467 20,683,363 162,659,315 9,55% BASED ON RISK P 7.82% 0.00% 1.73% STATEMENTS O	MAR INDIVIDUAL 122,904,617 1,977,643 17,585,250 142,467,510 9.87% PROFILE 7,23% 0.00%	137,698,780	41,755,7  Capital Adequa CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Tier 2 Ratio (%) Tier 2 Ratio (%) CET 1 for Conservation	MAMAN MAMAN	R 31, 2022 [CONSOI	27.03% 27.03% 1.73% 1.73% 28.76% 19.21% FILLED 2.500% 1.000% TION	MM   M   M   M   M   M   M   M   M	AR 31, 2021 L CONSOLIDATE
3.00 4.03 0.96 Otal  47.460,332 - 614.738 101.803 46,176,330 - 1.202,238 1,168,179 48,547,747 - 666,210 (432,580)	A.1. Snii A.2. Plant A.3. Core Cap  Total Core Cap  RISK WEIGHTEI ASSETS MARKET RISK WEIGHTED ASSETS MARKET RISK WEIGHTED ASSETS MARKET RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS ASSETS TOTAL RISK WEIGHTED ASSETS ASSETS TOTAL RISK WEIGHTED ASSETS ASSE	king Fund cement of funds cement of funds cement of funds cement of funds cement of funds ause of the law, oitel and Supplied and Supplied MARA INDIVIDUAL DASSETS  125,909,955  2,808,638  146,415,331  9,56% ATION FOR CAR 7,73%  0,00%  1,83%  hanged Rate Relate card on rivitten present Rate Relate relate or rivitten o	another entity ac grants or grants emental Capital 31, 2022 [CONSOLIDATED 139,192,485 2,783,467 20,683,363 162,659,315 9,55% BASED ON RISK P 7.82% 0.00% 1.73% STATEMENTS O	MAR INDIVIDUAL 122,904,617 1,977,643 17,585,250 142,467,510 9.87% PROFILE 7,23% 0.00%	137,698,780	41,755,7  Capital Adequa CET 1 Ratio (%) Tite 2 Ratio (%) Tite 2 Ratio (%) CET 1 for Copital Adequa Ratio (%) CET 1 for Copital Adequa Ratio (%) CET 1 for Copital Conservation Copital Conservation Copital C	MAMMAN   M	R 31, 2022 [CONSOI	27.03% 27.03% 1.73% 1.73% 28.76% 19.21% FILLED 2.500% 1.000% TION	MMVIDUA 25.52'25.52'2 25.52'2 25.52'1 28.15'1 18.28'8 97 BANK (?) 0.000'1 1.00	AR 31, 2021 L CONSOLIDATE
3.00 4.03 0.96 101 101 101 101 101 103 101 103 101 103 101 103 103	A.1. Snil. A.2. Plant A.3. Core Cap  Total Core Cap  RISK WEIGHTEI ASSETS  MARKET RISK  WEIGHTED ASSETS  MARKET RISK  WEIGHTED ASSETS  TOTAL RISK  WEIGHTED ASSETS  TOTAL RISK  WEIGHTED ASSETS  TOTAL RISK  WEIGHTED ASSETS  TOTAL RISK  WEIGHTED ASSETS  TOTAL RISK  WEIGHTED ASSETS  TOTAL RISK  WEIGHTED ASSETS  TOTAL RISK  WEIGHTED ASSETS  ASSETS  TOTAL RISK  WEIGHTED ASSETS  ASSETS  TOTAL RISK  WEIGHTED ASSETS  ASSETS  TOTAL RISK  WEIGHTED ASSETS  ASSETS  TOTAL RISK  WEIGHTED ASSETS  ASSETS  TOTAL RISK  WEIGHTED ASSETS  ASSETS  ASSETS  ASSETS  TOTAL RISK  WEIGHTED ASSETS  ASSETS  TOTAL RISK  WEIGHTED  ASSETS	king Fund cement of funds cement of funds cement of funds cement of funds ause of the law, oitel and Supplication of the law, oitel and Supplication of the law, oitel and Supplication of the law, oitel and Supplication of the law, oitel and Supplication of the law, oitel and Supplication of the law, oitel and supplication of the law, oitel and supplication of the law, oitel and oitel	another entity ac grants or grants emental Capital 31, 2022  139,192,485  2,783,467  20,683,383  162,599,315  9,55%  BASED ON RISK P 7,82%  0,00%  1,73%  Transaction	MAR MAR 12.994.617 1.977.643 17.585.290 142.467.510 9.87% 2.84% 5.72% 5.	137,698,780	41,755,7  Capital Adequa CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Tier 2 Ratio (%) Tier 2 Ratio (%) FECENTAGE Construction Selfer (%) FECENTAGE Construction Selfer (%) FECENTAGE Construction Selfer (%) FECENTAGE Construction Selfer (%) FECENTAGE Construction Selfer (%) FECENTAGE Construction Selfer (%) FECENTAGE Construction Selfer (%) FECENTAGE Construction Selfer (%) FECENTAGE Construction Selfer (%) FECENTAGE Construction Selfer (%) FECENTAGE Selfer (%) F	MAMAN MAMAN	RANSA(Market Market 7.03% 27.03% 1.73% 1.73% 1.73% 1.73% 1.73% 1.70% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00%	MM   M   M   M   M   M   M   M   M	AR 31, 2021 L CONSOLIDATE  \$ 26.04  \$ 26.04  \$ 26.04  \$ 26.04  \$ 0.000  \$ 0.000  \$ 0.000  \$ 0.000  \$ 10.0000  \$ 10.000  \$ 10.000  \$ 10.000  \$ 10.000  \$ 10.0000  \$ 10.0000  \$ 10.0000  \$ 10.0000  \$	
3.00 4.03 0.96 dotal dotal 47,460,332 	A.1. Snil 4.2 Plant 4.3 Pl	king Fund cement of funds cement of funds cement of funds ause of the law, oitel and Supplied and Supplied MAR INDIVIDUAL DASSETS  125,909,955  2,808,638  146,415,331  9,56% ATION FOR CAR 7,73%  0,00%  1,83%  hanged Rate Relate and on rivitten urchased re p p rs rest Rate Relate re p p rs rest Rate Relate re p p rs rest Rate Relate re p p rs rest Rate Relate re p p rs rs AL  ancial information where of Deloide Asia det financial states ancial information where of Deloide Asia det financial states	another entity ac grants or grants emental Capital 31, 2022  139,192,485  2,783,467  20,683,383  162,599,315  9,55%  BASED ON RISK P 7,82%  0,00%  1,73%  Transaction  Transaction  STATEMIENTS O	MAR MAR 12,994,617 1,977,643 17,565,290 142,467,510 9,87% 2,84% 7,23% 7,	137,698,780	41,755,7  Capital Adequa CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Tier 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 2 Ratio (%) File 3 Ratio (%) File 3 Ratio (%) File 3 Ratio (%) File 4 Ratio (%) File 5 Ratio (%) File 5 Ratio (%) File 5 Ratio (%) File 5 Ratio (%) File 5 Ratio (%) File 5 Ratio (%) File 5 Ratio (%) File 5 Ratio (%) File 6 Ratio (%) File 6 Ratio (%) File 6 Ratio (%) File 7 Ratio (%)	MAMAN   MAMA	RANSA(Manus)  Red Barrier  Red	1.73% 1.73%	M.   M.   M.   M.   M.   M.   M.   M.	AR 31, 2021  L CONSOLIDATE  \$ 26.04  \$ 26.04  \$ 26.04  \$ 26.04  \$ 0.000  \$ 0.000  \$ 18.60  \$ 0.000  \$ 1.000  \$
3.00 4.03 0.96 47,460,332 	A.1. Snil. A.2. Plant A.3. Crown bee Total Core Cap  RISK WEIGHTEI ASSETS MARKET RISK WEIGHTEI ASSETS MARKET RISK WEIGHTEI CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED ON RISK PROFILE CAR BASED From Tet 1 (%)  From Tet 2 (%)  No.  A. Exct 1. Spot Cap Translation  No.  A. Exct 1. Spot Cap Translation  No.  No.  No.  No.  No.  No.  No.  N	king Fund ocernent of funds ocernent of fund ocernent of fund ocernent of fund ocernent of funds ocernent ocern	another entity ac grants or grants emental Capital 31, 2022  139,192,485  2,783,467  20,683,383  162,599,315  9,55%  BASED ON RISK P 7,82%  0,00%  1,73%  STATEMIENTS O	MAR MINONOUNL 122,994,617 1,977,643 17,565,290 142,467,510 9,87% ROFILE 7,23% 0,00% 2,84% of the Delanks will be a believe to the Delanks will be a believe to comply with the Delanks will be a believe	137,698,780 2,016,222 20,560,175 160,275,177 9.87% 0.00% 2.43% EXCHANGE AND AS OF MARC (In Millions  1 4	41,755,7  Capital Adequa CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Tier 2 Ratio (%) File 2 Ratio (%) CET 1 for Conservation	MAMANA	RANSA(Management of the control of t	27.03% 27.03% 1.73	M.   M.   M.   M.   M.   M.   M.   M.	AR 31, 2021  L CONSOLIDATE  \$ 26.04  \$ 26.04  \$ 26.04  \$ 26.04  \$ 24.33  \$ 0.000  \$ 18.60  \$ 0.000  \$ 1.000  \$
3.00 4.03 0.96 Otal  47.460,332 - 614.738 101.803 46,176,330 - 1.202,238 1,168,179 48,547,747 - 666,210 (432,580)	4.1 Snil 4.2 Plant 4.3 Core Cap bee Total Core Cap less Weighter CREDIT RISK WEIGHTED ASSETS MARKET RISK WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS TOTAL RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE CARE RASED ON RISK PROFILE RASED ON RIS	king Fund Cerement of fundamental fundamen	another entity ac grants are grants, or grants, or grants grants, or grants grants, or grants grants, or grants grants, or grants, or grants grants, or grants grants, or grants grants, or	MARR MONITOURL 122,994,617 1,977,643 17,565,290 142,467,510 9,87% 0,00% 2,84% 17,00% 2,84% 17,00% 2,84% 17,00% 2,84% 17,00% 2,84% 17,00% 2,84% 17,00% 2,84% 17,00% 18,00%	137,698,780	41,735,7  Capital Adequa  CET 1 Ratio (%)  Tire 2 Ratio (%)  Tire 2 Ratio (%)  Tire 2 Ratio (%)  Capital Adequa  Ratio (%)  CET 1 for Capital Adequa  Ratio (%)  CET 1 for Capital Adequa  Ratio (%)  CET 1 for Capital  Conservation  Conservation  DERNATURE  DERNATURE  DERNATURE  DERNATURE  DERNATURE  13 / 2022  Adequal  13 / 3,242  14 of December 31  15 of December 31  16 of Services Authority  Advisory  Advisory  Loss of the Charge Forey  Loss of the Charge	NO   NO   NO   NO   NO   NO   NO   NO	RANSAO Individual Hedging an an unmod 3790,3(0.20) ppsml-LR in in in in in in in in in in in in in	1.73%   27.03%   1.7	M.   M.   M.   M.   M.   M.   M.   M.	AR 31, 2021 L CONSOLIDATE

STATEMENTS OF CASH FLOWS FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2022 AND 2021

DESCRIPTION

CASH FLOWS FROM OPERATING ACTIVITIE

Interest, loan commissions and fees received

Interest, prizes, fund commissions and fees paid Other operating revenues received Other operating expenses paid Gain on foreign exchange transactions - net Non-operating income received - net Tax expense paid

Operating cash flows before changes in operating assets and liabilities

Decrease (Increase) in operating assets
Placement with Bank Indonesia and other banks
Securities (being measured at fair value through profit or loss)

Loans Securities purchased with agreements to resell

Acceptance payable
Securities sold with agreements to repurchase
Other liabilities
Net cash Provided by (Used in) Operating Activities

CASH FLOWS FROM INVESTING ACTIVITIES

Acquisition of premises and equipment Acquisition of intangible assets

Net cash Provided by (Used in) Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES
Redemption of subsidiary's securities
Payment of lease obligations

Securities (other than being measured at fair value through profit or loss)
Proceeds from sale of subsidiary's shares
Proceeds from sale of premises and equipment

Securities purchased with agreements to Finance lease receivables Consumer financing receivables Factoring receivables Other assets Increase (Decrease) in operating liabilities Liabilities payable immediately

Deposits
Deposits from other banks

28.76

2.19 3.17

5.51

28.5

2.19 3.19

3.31

6.21

CONSOLIDATED
MAR 31, 2022 MAR 31, 2021

3,470,817

(1,411,653)

547.450 547,450 (1,108,787) 88,295 (217) (102,624) 1,483,281

71,288 (4,342) 1,244,864 8,378,896

31,468 536,977

(4,756,164) (778,294) 123 (2,518,308)

(4,276,278) 101,803 1,446 (14,397)

3,299,603

(1,068,200)

(1,459,259) 25,285 20,940 (48,780)

138,313

1,449,288

(15,100)

(163,932) (1,105,319) 198,286

4,074,042 (1,294,079)

3,251 (2,739,392) 174,850

808,553

(103,546)

(36,839) 684,738

446.344











Peringkat I Tabungan Bank Umum Konvensional (KBMI 3) Infobank Digital Brand Awards 2022 – Majalah Infobank



Peringkat I Internet Banking Bank Umum Konvensional (KBMI 3) Infobank Digital Brand Award 2022 – Majalah Infobank



Peringkat II Kartu Debit Bank Umum Konvensional (KBMI 3), Infobank Digital Brand Awards 2022 – Majalah Infobank



Peringkat III Kartu Kredit Bank Umum Konvensional (KBMI 3), Infobank Digital Brand Award 2022 – Majalah Infobank



i. Related parties ii. Non related parties

ii Non related narties Reserve Requirement





Financial Health and Corporate
Performance Innovative Banking Retail
Business, Category: BUKU 4 with total
assets under 500 trillion











