

**STATEMENTS OF FINANCIAL POSITIONS**  
**Aug 31, 2022 (Unaudited)**  
**In Millions Rupiah**

No.	ACCOUNTS	2022
<b>ASSETS</b>		
1.	Cash	1,234,384
2.	Placement to Bank Indonesia	9,780,195
3.	Interbank placement	5,636,646
4.	Spot and derivatives / forwards claims	11,884
5.	Marketable securities	34,806,781
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchased under resale agreements (reverse repo)	1,030,107
8.	Acceptance receivables	1,840,603
9.	Loans	114,719,613
10.	Sharia financing	-
11.	Investment	3,654,133
12.	Other financial assets	1,093,638
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	42
	b. Loans and sharia financing	5,682,023
	c. Others	10,041
14.	Intangible assets	389,206
	Accumulated amortisation on intangible assets -/-	263,699
15.	Fixed assets and equipment	10,862,900
	Accumulated depreciation on fixed assets and equipment -/-	681,945
16.	Non earning asset	
	a. Idle properties	207,823
	b. Foreclosed assets	1,646,561
	c. Suspense accounts	-
	d. Interbranch assets	2
17.	Other assets	2,645,365
<b>TOTAL ASSETS</b>		<b>182,922,091</b>

# STATEMENTS OF FINANCIAL POSITIONS

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No.	ACCOUNTS	2022
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Current account	12,541,736
2.	Saving account	49,979,100
3.	Time deposit	63,783,022
4.	E - money	35
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	60,740
7.	Spot and derivatives / forwards liabilities	10,782
8.	Securities sold under repurchase agreements (repo)	-
9.	Acceptance payables	1,843,862
10.	Marketable securities issued	7,791,555
11.	Borrowings	-
12.	Security deposits	154,798
13.	Interbranch liabilities	-
14.	Other liabilities	1,855,846
	<b>TOTAL LIABILITIES</b>	<b>138,021,476</b>
<b>EQUITIES</b>		
15.	Issued and fully paid capital	
	a. Authorized capital	9,600,000
	b. Unpaid capital -/-	7,191,235
	c. Treasury stock -/-	610
16.	Additional paid-up capital	
	a. Agio	3,440,707
	b. Disagio -/-	-
	c. Donated capital	-
	d. Others	-
17.	Other comprehensive income	
	a. Gain	8,293,484
	b. Loss -/-	555,554
18.	Reserves	
	a. General reserves	29,260,503
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	481,631
	b. Current year	1,913,320
	c. Dividends paid -/-	481,631
	<b>TOTAL EQUITIES</b>	<b>44,900,615</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>182,922,091</b>

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**
**Aug 31, 2022 (Unaudited)**
**In Millions Rupiah**

No.	ACCOUNTS	2022
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	Interest income	7,874,969
2.	Interest expenses	2,149,179
	<b>Net interest income (expenses)</b>	<b>5,725,790</b>
<b>B. Other Operational Income and Expenses</b>		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(173,095)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	167,045
4.	Gain (loss) from spot and derivative transaction (realised)	35,684
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	3,828
7.	Dividend	50,767
8.	Commissions/provision/fees and administrative	236,459
9.	Other income	884,708
10.	Impairment losses on financial assets	1,571,578
11.	Losses related to operational risk	1,709
12.	Salaries and employee benefits	1,177,000
13.	Promotion expenses	13,374
14.	Other expenses	1,691,897
	<b>Other Operational Income (Expenses)</b>	<b>(3,250,162)</b>
	<b>OPERATIONAL PROFIT (LOSS)</b>	<b>2,475,628</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain/(loss) from sale of premises and equipment	20,744
2.	Other non operating income (expenses)	(43,285)
	<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>(22,541)</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>2,453,087</b>
	Income taxes	
	a. Income tax expenses -/-	598,983
	b. Deferred tax expenses (income)	59,216
	<b>CURRENT YEAR NET PROFIT (LOSS)</b>	<b>1,913,320</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1	<b>Items that will not be reclassified to profit or loss</b>	
	a. Gain on fixed asset revaluation	6,156
	b. Remeasurement on defined benefit program	-
	c. Others	-
2.	<b>Items that will be reclassified to profit or loss</b>	
	a. Gain (loss) from adjustment of financial statements translation	-
	b. Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income	(898,728)
	c. Others	-
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX</b>	<b>(892,572)</b>
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>	<b>1,020,748</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>	<b>-</b>

# STATEMENTS OF COMMITMENTS AND CONTINGENCIES

Aug 31, 2022 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2022
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	3,105,738
3.	Others	-
<b>II.</b>	<b>COMMITMENT PAYABLES</b>	
1.	Unused loans facilities granted to debtors	
a.	Committed	28,656,387
b.	Uncommitted	7,521,349
2.	Outstanding irrevocable L/C	1,212,526
3.	Outstanding selling of spot and derivative / forward contract	3,479,456
4.	Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	
1.	Guarantees received	-
2.	Others	1,395
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>	
1.	Guarantees issued	999,949
2.	Others	531,889