

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

No.	ACCOUNTS	2022
ASSETS		
1.	Cash	1,134,850
2.	Placement to Bank Indonesia	7,489,421
3.	Interbank placement	7,116,755
4.	Spot and derivatives / forwards claims	19,939
5.	Marketable securities	35,297,935
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchased under resale agreements (reverse repo)	1,524,346
8.	Acceptance receivables	1,767,797
9.	Loans	114,227,335
10.	Sharia financing	-
11.	Investment	3,651,805
12.	Other financial assets	1,239,307
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	39
	b. Loans and sharia financing	5,810,371
	c. Others	10,153
14.	Intangible assets	388,526
	Accumulated amortisation on intangible assets -/-	261,777
15.	Fixed assets and equipment	10,844,210
	Accumulated depreciation on fixed assets and equipment -/-	647,358
16.	Non earning asset	
	a. Idle properties	208,175
	b. Foreclosed assets	1,621,477
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	2,752,289
TOTAL ASSETS		182,554,469

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No.	ACCOUNTS	2022
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	12,459,758
2.	Saving account	49,516,109
3.	Time deposit	64,270,600
4.	E - money	35
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	44,389
7.	Spot and derivatives / forwards liabilities	20,077
8.	Securities sold under repurchase agreements (repo)	-
9.	Acceptance payables	1,771,220
10.	Marketable securities issued	7,790,835
11.	Borrowings	-
12.	Security deposits	173,634
13.	Interbranch liabilities	2
14.	Other liabilities	1,930,283
	TOTAL LIABILITIES	137,976,942
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	8,291,879
	b. Loss -/-	626,189
18.	Reserves	
	a. General reserves	29,741,902
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	-
	b. Current year	1,662,704
	c. Dividends paid -/-	481,631
	TOTAL EQUITIES	44,577,527
	TOTAL LIABILITIES AND EQUITIES	182,554,469

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

No.	ACCOUNTS	2022
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	6,907,725
2.	Interest expenses	1,880,235
	Net interest income (expenses)	5,027,490
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(219,039)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	157,979
4.	Gain (loss) from spot and derivative transaction (realised)	34,387
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	4,271
7.	Dividend	50,767
8.	Commissions/provision/fees and administrative	202,051
9.	Other income	789,166
10.	Impairment losses on financial assets	1,415,870
11.	Losses related to operational risk	1,701
12.	Salaries and employee benefits	1,031,257
13.	Promotion expenses	11,965
14.	Other expenses	1,450,664
	Other Operational Income (Expenses)	(2,891,875)
	OPERATIONAL PROFIT (LOSS)	2,135,615
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	20,416
2.	Other non operating income (expenses)	(31,453)
	NON OPERATIONAL PROFIT (LOSS)	(11,037)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	2,124,578
	Income taxes	
	a. Income tax expenses -/-	528,877
	b. Deferred tax expenses (income)	67,003
	CURRENT YEAR NET PROFIT (LOSS)	1,662,704
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	6,134
	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	(971,178)
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	(965,044)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	697,660
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
Jul 31, 2022 (Unaudited)
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No.	ACCOUNTS	2022
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	2,364,520
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	27,635,088
b.	Uncommitted	7,918,306
2.	Outstanding irrevocable L/C	1,262,868
3.	Outstanding selling of spot and derivative / forward contract	2,334,500
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,443,300
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	1,012,925
2.	Others	556,243