

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

No.	ACCOUNTS	2022
ASSETS		
1.	Cash	1,181,148
2.	Placement to Bank Indonesia	8,963,739
3.	Interbank placement	6,137,591
4.	Spot and derivatives / forwards claims	95,994
5.	Marketable securities	33,715,961
6.	Securities sold under repurchase agreements (repo)	379,788
7.	Securities purchased under resale agreements (reverse repo)	-
8.	Acceptance receivables	2,047,608
9.	Loans	118,081,422
10.	Sharia financing	-
11.	Investment	3,654,909
12.	Other financial assets	890,773
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	47
	b. Loans and sharia financing	5,729,645
	c. Others	11,138
14.	Intangible assets	390,457
	Accumulated amortisation on intangible assets -/-	267,555
15.	Fixed assets and equipment	10,866,013
	Accumulated depreciation on fixed assets and equipment -/-	745,577
16.	Non earning asset	
	a. Idle properties	207,121
	b. Foreclosed assets	1,640,837
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	2,808,151
TOTAL ASSETS		184,307,550

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No.	ACCOUNTS	2022
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	12,856,295
2.	Saving account	49,640,745
3.	Time deposit	63,879,592
4.	E - money	90
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	687,957
7.	Spot and derivatives / forwards liabilities	98,978
8.	Securities sold under repurchase agreements (repo)	362,140
9.	Acceptance payables	2,050,325
10.	Marketable securities issued	7,793,012
11.	Borrowings	-
12.	Security deposits	164,719
13.	Interbranch liabilities	3
14.	Other liabilities	1,854,909
	TOTAL LIABILITIES	139,388,765
	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	8,288,093
	b. Loss -/-	1,011,831
18.	Reserves	
	a. General reserves	29,267,163
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	481,631
	b. Current year	2,386,498
	c. Dividends paid -/-	481,631
	TOTAL EQUITIES	44,918,785
	TOTAL LIABILITIES AND EQUITIES	184,307,550

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

October 31, 2022 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2022
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	9,835,884
2.	Interest expenses	2,689,992
	Net interest income (expenses)	7,145,892
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(363,463)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	179,585
4.	Gain (loss) from spot and derivative transaction (realised)	51,129
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	7,987
7.	Dividend	50,767
8.	Commissions/provision/fees and administrative	298,435
9.	Other income	1,031,400
10.	Impairment losses on financial assets	1,654,006
11.	Losses related to operational risk	1,942
12.	Salaries and employee benefits	1,494,332
13.	Promotion expenses	17,293
14.	Other expenses	2,122,977
	Other Operational Income (Expenses)	(4,034,710)
	OPERATIONAL PROFIT (LOSS)	3,111,182
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	23,969
2.	Other non operating income (expenses)	(67,501)
	NON OPERATIONAL PROFIT (LOSS)	(43,532)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	3,067,650
	Income taxes	
	a. Income tax expenses -/-	787,197
	b. Deferred tax expenses (income)	106,045
	CURRENT YEAR NET PROFIT (LOSS)	2,386,498
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	6,820
	b. Remeasurement on defined benefit program	-
	c. Others	-
2.	Items that will be reclassified to profit or loss	
	a. Gain (loss) from adjustment of financial statements translation	-
	b. Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income	(1,354,400)
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	(1,347,580)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	1,038,918
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
October 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	4,241,870
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	29,167,639
b.	Uncommitted	7,990,348
2.	Outstanding irrevocable L/C	1,224,529
3.	Outstanding selling of spot and derivative / forward contract	4,240,941
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,393,221
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	1,043,172
2.	Others	568,128