

No.	ITEMS	30 Jun 2022		31 Dec 2021		No.	ITEMS	30 Jun 2022		31 Dec 2021	
		(in million IDR)		(in million IDR)				(in million IDR)			
<b>ASSETS</b>											
1.	Cash	48,978		49,949		1.	Demand deposits	5,501,584		4,232,266	
2.	Placement at Bank Indonesia	2,179,537		817,882		2.	Savings deposits	742,725		714,066	
3.	Placement at other banks	426,579		229,992		3.	Time deposits	7,789,586		8,408,983	
4.	Spot and derivative receivables	23,909		22,783		4.	Electronic money	-		-	
5.	Securities held	2,572,864		3,458,230		5.	Deposits from Bank Indonesia	-		-	
6.	Securities sold under repurchase agreement (repo)	-		-		6.	Deposits from other banks	552,949		203,652	
7.	Securities purchased under resale agreement (reverse repo)	374,153		-		7.	Derivatives payables	13,779		26,876	
8.	Acceptance receivables	362,712		259,338		8.	Securities sold under repurchase agreement (repo)	-		-	
9.	Loans	13,347,828		12,902,836		9.	Acceptance payables	362,712		259,338	
10.	Sharia financing	-		-		10.	Securities issued	-		-	
11.	Equity investment	-		-		11.	Borrowings	897,802		427,865	
12.	Other Financial Assets	95,510		78,566		12.	Security deposits	83,994		83,804	
13.	Allowance for impairment losses on financial assets +/-	547,466		448,225		13.	Interbranch Liabilities Accounts	222,852		220,770	
a.	Securities held	62		170		14.	Other Liabilities	-		-	
b.	Loans	537,082		444,358		15.	Minority interest	-		-	
c.	Others	10,322		4,397		16.	<b>TOTAL LIABILITIES</b>	<b>16,167,783</b>		<b>14,997,620</b>	
14.	Intangible assets	203,939		195,342		17.	<b>EQUITY</b>	<b>150,000</b>		<b>150,000</b>	
15.	Fixed assets	211,047		201,266		a.	Paid in capital	150,000		150,000	
16.	Non productive assets	1,914		6,196		b.	Unpaid in capital +/-	50,000		50,000	
a.	Abandoned property	-		-		c.	Repurchase Capital (treasury stock) +/-	-		-	
b.	Foreclosed assets	-		-		d.	Additional Paid in Capital	-		-	
c.	Suspense accounts	1,914		6,196		a.	Agio	-		-	
d.	Interbranch asset accounts	-		-		b.	Disagio +/-	-		-	
17.	Other assets	213,332		150,899		c.	Funds for paid-up capital	-		-	
		-		-		d.	Others	-		-	
		-		-		18.	Other comprehensive Income (Expense)	16,715		85,787	
		-		-		a.	Income	20,232		85,787	
		-		-		b.	Loss +/-	3,517		-	
		-		-		c.	Reserves	30,000		30,000	
		-		-		d.	General reserves	30,000		30,000	
		-		-		e.	Specific reserves	-		-	
		-		-		f.	Profit/Loss	2,812,225		2,749,665	
		-		-		g.	Current year	2,749,665		2,741,380	
		-		-		h.	Dividend paid +/-	62,560		8,285	
		-		-			<b>TOTAL EQUITY ATTRIBUTABLE TO OWNER</b>	<b>3,008,940</b>		<b>3,015,452</b>	
		-		-			<b>TOTAL EQUITY</b>	<b>3,008,940</b>		<b>3,015,452</b>	
		-		-			<b>TOTAL LIABILITIES AND EQUITY</b>	<b>19,176,723</b>		<b>19,176,723</b>	

No.	ITEMS	30 Jun 2022		31 Dec 2021	
		(in million IDR)		(in million IDR)	
<b>I. COMMITMENT RECEIVABLES</b>					
1.	Unused borrowing facilities	2,634,499		4,458,200	
2.	Foreign currency positions to be received from spot and derivative / forward transactions	446,925		1,068,538	
3.	Others	5,306		52,393	
<b>II. COMMITMENT PAYABLES</b>					
1.	Undisbursed Credit Line/Leasing Facilities	8,614,447		9,601,498	
a.	Committed	7,051,992		5,959,282	
b.	Uncommitted	841,044		854,123	
2.	Outstanding Irrevocable LC	6,210,948		5,105,159	
3.	Foreign currency positions to be submitted for spot and derivative / forward transactions	281,245		282,526	
4.	Others	1,281,210		3,359,690	
<b>III. CONTINGENCIES RECEIVABLES</b>					
1.	Guarantees Received	37,244		35,631	
2.	Others	-		-	
<b>IV. CONTINGENCIES PAYABLES</b>					
1.	Guarantees Issued	664,485		640,671	
2.	Others	-		-	

No.	ITEMS	30 Jun 2022		30 Jun 2021	
		(in million IDR)		(in million IDR)	
<b>OPERATING REVENUES AND EXPENSES</b>					
<b>A. Interest Revenue and Expense</b>					
1.	Interest revenue	481,518		500,798	
2.	Interest expense	(123,912)		(164,242)	
	<b>Net Interest Income (Expense)</b>	<b>357,606</b>		<b>336,556</b>	
<b>B. Other Operating Revenues and Expenses</b>					
1.	Gain (loss) from increase (decrease) fair value on financial assets	19,200		(33,777)	
2.	Gain (loss) from decrease (increase) fair value on financial liabilities	17,333		38,604	
3.	Gain (loss) on sales of financial assets	43,277		17,889	
4.	Gain (loss) on spot and derivatives / forward (realized)	-		-	
5.	Gain (loss) on the investment under equity method	(51,865)		27,171	
6.	Commissions / provisions / fee and administration	22,446		27,224	
7.	Income loss from translation of foreign currency transactions	59,770		24,979	
8.	Dividend	(98,026)		(146,469)	
9.	Impairment loss of financial assets	11,200		-	
10.	Loss on operational risk	(185,757)		(160,140)	
11.	Personnel expenses	(5,207)		(5,524)	
12.	Promotion expenses	(95,616)		(83,415)	
13.	Others expenses	(274,396)		(293,464)	
	<b>Other Operating Revenues and Expenses</b>	<b>(274,396)</b>		<b>(293,464)</b>	
	<b>OPERATING REVENUES (EXPENSES)</b>	<b>83,210</b>		<b>43,090</b>	
<b>NON OPERATING REVENUES AND EXPENSES</b>					
1.	Gain (loss) on sales of fixed assets	-		4	
2.	Other non operating revenues (expense)	(290)		(336)	
	<b>NON OPERATING REVENUES (EXPENSE)</b>	<b>(290)</b>		<b>(336)</b>	
	<b>CURRENT PROFIT (LOSS) BEFORE TAX - NET</b>	<b>82,920</b>		<b>42,758</b>	
	Income tax	(20,360)		(11,231)	
	a. Current income tax provision	(19,901)		(10,950)	
	b. Deferred tax income/expense	1,901		(281)	
	<b>CURRENT PROFIT (LOSS) AFTER TAX - NET</b>	<b>62,560</b>		<b>31,527</b>	
<b>OTHERS COMPREHENSIVE INCOME</b>					
1.	Accounts will not be reclassified to profit or loss	3,392		7,539	
a.	Gains from fixed asset revaluation	-		-	
b.	Gain (loss) on remeasurement on defined benefit plans	3,392		7,539	
c.	Others	-		-	
2.	Accounts will be reclassified to profit or loss	(72,464)		(57,370)	
a.	Gain (loss) on adjustments due to translation of financial statements in foreign currencies	-		-	
b.	Gain (loss) from changes in the value of financial assets measured at fair value through other comprehensive income	(72,464)		(57,370)	
c.	Others	-		-	
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - AFTER TAX</b>	<b>(69,072)</b>		<b>(49,831)</b>	
	<b>TOTAL - CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)</b>	<b>(6,512)</b>		<b>(18,304)</b>	
	<b>Current Year Profit or Loss - net attributable to:</b>				
	- Owner	62,560		31,527	
	- Non controlling interest	-		-	
	<b>CURRENT YEAR PROFIT (LOSS)-TOTAL</b>	<b>62,560</b>		<b>31,527</b>	
	<b>Total Current Year Comprehensive Profit (Loss) attributable to:</b>				
	- Owner	(6,512)		(18,304)	
	- Non controlling interest	-		-	
	<b>CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) - TOTAL</b>	<b>(6,512)</b>		<b>(18,304)</b>	
<b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>					
<b>DIVIDEND</b>					
<b>EARNING PER SHARE (IN RUPIAH UNITS)</b>					

No.	ITEMS	30 Jun 2022					30 Jun 2021						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
<b>I. RELATED PARTIES</b>													
1.	Placement at other banks	15,484	-	-	-	-	15,484	16,598	-	-	-	-	16,598
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	15,484	-	-	-	-	15,484	16,598	-	-	-	-	16,598
2.	Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities held	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under agreement to repurchase (repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resale agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	7,386	-	-	-	-	7,386	9,533	-	-	-	-	9,533
7.	Loans	3,860,416	-	-	-	-	3,860,416	3,860,416	-	-	-	-	3,860,416
a.	Small and Medium Enterprise (SME) Debtor	3,860,416	-	-	-	-	3,860,416	3,860,416	-	-	-	-	3,860,416
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	3,860,416	-	-	-	-	3,860,416	3,860,416	-	-	-	-	3,860,416
b.	Non SME debtor	7,386	-	-	-	-	7,386	9,533	-	-	-	-	9,533
i.	Rupiah	7,386	-	-	-	-	7,386	9,533	-	-	-	-	9,533
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured Loans	-	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and Contingencies	9,178,932	-	-	-	-	9,178,932	12,517,245	7,322	-			