

### STATEMENTS OF FINANCIAL POSITION

AS AT 31 DECEMBER 2021 AND 2020  
(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		2021	2020	2021	2020
1.	Cash	2,635,688	2,761,954	2,789,555	2,838,127
2.	Placements with Bank Indonesia	12,919,403	9,356,728	12,919,403	9,356,728
3.	Placements with other banks	2,131,578	1,533,070	3,008,341	4,551,923
4.	Spot and derivative / forward receivables	182,737	369,633	187,297	362,482
5.	Marketable securities	35,949,370	30,322,230	35,671,469	30,235,746
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Securities purchased under resale agreements (reverse repo)	3,308,308	12,126,419	3,308,308	12,126,419
8.	Acceptance receivables	2,061,194	1,597,504	2,061,194	1,597,504
9.	Loans	98,537,722	102,586,880	98,256,555	102,411,480
10.	Sharia financing	7,833,869	6,980,515	7,833,869	6,980,515
11.	Consumer financing receivables	-	-	21,322,765	24,516,578
12.	Allowance for impairment losses on consumer financing receivables	-	-	(1,384,566)	(1,911,216)
13.	Investments	10,576,983	9,691,507	10,576,983	9,691,507
14.	Other financial assets	1,707,652	1,508,399	1,707,652	1,508,399
15.	Allowance for impairment losses on financial assets	-	-	-	-
16.	Marketable securities	(19,689)	(11,840)	(19,689)	(11,840)
17.	Loans and Sharia financing	(6,126,463)	(6,126,463)	(5,454,977)	(5,454,977)
18.	Others	(4,819)	(8,416)	(16,526)	(14,162)
19.	Intangible assets	2,015,553	1,726,154	4,417,508	4,109,777
20.	Accumulated amortisation on intangible assets	(1,559,594)	(1,400,559)	(2,718,078)	(2,523,107)
21.	Fixed assets and equipment	4,020,584	4,105,268	5,302,978	5,379,059
22.	Accumulated depreciation of fixed assets and equipment	(2,614,645)	(2,558,890)	(3,407,504)	(3,273,368)
23.	Non-current asset	-	-	-	-
24.	Liabilities	69,105	41,444	69,105	41,444
25.	Forwarded assets	601,223	681,465	601,223	681,465
26.	Liabilities	-	-	-	-
27.	Interbranch assets	-	-	-	-
28.	Leased receivables	4,070,081	5,230,185	4,909,895	6,096,933
29.	Other assets	-	-	-	-
30.	TOTAL ASSETS	178,695,480	181,187,809	192,239,698	200,890,968
31.	Current accounts	26,252,023	24,305,608	25,437,405	22,889,720
32.	Savings	45,518,289	40,967,442	45,518,289	40,967,442
33.	Time deposits	50,113,623	59,866,042	50,113,623	59,866,042
34.	E-money	-	-	-	-
35.	Loans from Bank Indonesia	-	-	-	-
36.	Borrowings from other banks	2,284,587	2,477,725	2,284,587	2,477,725
37.	Spot and derivative / forward liabilities	123,098	108,458	123,098	108,458
38.	Securities sold under repurchase agreements (repo)	-	-	-	-
39.	Acceptance receivables	2,061,194	1,597,504	2,061,194	1,597,504
40.	Marketable securities issued	851,316	849,673	6,750,234	8,491,551
41.	Borrowings	25,000	25,000	4,300,546	8,977,442
42.	Security deposits	9,831	9,475	9,831	9,475
43.	Interbranch liabilities	-	-	-	-
44.	Other liabilities	6,917,412	7,873,069	10,403,719	11,453,420
45.	Minority interest	-	-	543,951	487,886
46.	TOTAL LIABILITIES	134,158,373	138,078,996	147,700,991	157,782,255
47.	EQUITY	-	-	-	-
48.	Issued and fully paid capital	-	-	-	-
49.	Authorized capital	12,333,044	12,333,044	12,333,044	12,333,044
50.	Unpaid capital	(6,337,467)	(6,337,467)	(6,337,467)	(6,337,467)
51.	Additional paid-up capital	-	-	-	-
52.	Agio	7,985,971	7,985,971	7,985,971	7,985,971
53.	Disagio	-	-	-	-
54.	Capital paid in advance	-	-	-	-
55.	Others	8,242	8,242	8,242	8,242
56.	Gain (loss) from other comprehensive income	408,070	205,500	408,070	205,500
57.	Loss	-	-	-	-
58.	Reserves	-	-	-	-
59.	General reserves	480,283	470,207	480,283	470,207
60.	Specific reserves	-	-	-	-
61.	Retained earnings	28,440,481	29,275,974	28,440,481	29,275,974
62.	Current year profit	1,573,113	1,007,614	1,573,113	1,007,614
63.	Dividend paid	(3,832,030)	(1,833,030)	(3,832,030)	(1,833,030)
64.	TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	44,539,107	43,107,813	44,539,107	43,107,813
65.	TOTAL EQUITY	44,539,107	43,107,813	44,539,107	43,107,813
66.	TOTAL LIABILITIES AND EQUITY	178,695,480	181,187,809	192,239,698	200,890,968

### QUALITY OF PRODUCTIVE ASSETS AND OTHER INFORMATION

AS AT 31 DECEMBER 2021 AND 2020  
(in million Rupiah)

NO.	ACCOUNTS	2021				2020								
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total	
1.	RELATED PARTIES	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Placements at other banks	176,593	-	-	-	-	176,593	5,208	-	-	-	-	-	5,208
3.	Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Marketable securities	77,900	-	-	-	-	77,900	86,484	-	-	-	-	-	86,484
5.	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and financing	709,724	-	-	-	-	709,724	227,063	2,038	-	-	-	-	229,099
8.	Restructured Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	Investments	10,494,905	-	-	-	-	10,494,905	9,584,294	-	-	-	-	-	9,584,294
10.	Commitments and contingencies	951,517	-	-	-	-	951,517	1,359,975	888	-	-	-	-	1,360,863
11.	NON RELATED PARTIES	177,511	-	-	-	-	177,511	97,395	-	-	-	-	-	97,395
12.	Placements at other banks	92,301	-	-	-	-	92,301	151,937	-	-	-	-	-	151,937
13.	Spot and derivative receivables	1,862,684	-	-	-	-	1,862,684	1,375,925	-	-	-	-	-	1,375,925
14.	Marketable securities	181,250	-	-	-	-	181,250	356,298	-	-	-	-	-	356,298
15.	Securities sold under repurchase agreements (repo)	1,486	-	-	-	-	1,486	4,335	-	-	-	-	-	4,335
16.	Acceptance receivables	31,288,488	-	-	-	-	31,288,488	25,882,982	-	-	-	-	-	25,882,982
17.	Loans and financing	4,584,972	-	-	-	-	4,584,972	4,282,754	-	-	-	-	-	4,282,754
18.	Restructured Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
19.	Investments	6,968,759	-	-	-	-	6,968,759	3,880,720	402,959	-	-	-	-	4,072,638
20.	Commitments and contingencies	603,908	-	-	-	-	603,908	271,345	-	-	-	-	-	271,345
21.	NON RELATED PARTIES	61,296,033	-	-	-	-	61,296,033	163,518	-	-	-	-	-	163,518
22.	Placements at other banks	9,009,203	-	-	-	-	9,009,203	10,000,000	-	-	-	-	-	10,000,000
23.	Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
24.	Marketable securities	-	-	-	-	-	-	-	-	-	-	-	-	-
25.	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	-	-	-	-	-
26.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
27.	Loans and financing	15,949,761	2,172,237	165,278	247,516	84,091	19,374,883	17,208,027	2,387,590	89,820	96,700	1,123,612	20,905,749	
28.	Restructured Loans	133,740	-	-	-	4,125	137,865	116,672	-	-	-	5,942	122,614	
29.	Investments	69,417,900	4,439,617	355,256	467,033	799,799	75,480,715	70,846,038	5,082,563	193,820	367,864	1,242,565	77,732,850	
30.	Commitments and contingencies	10,442,393	282,034	-	16,055	28,562	11,068,944	10,193,903	262,251	-	-	7,029	10,586,183	
31.	NON RELATED PARTIES	9,668,759	3,880,720	402,959	497,610	1,287,123	15,535,711	16,841,962	4,841,505	189,733	179,278	22,884,072		
32.	Placements at other banks	603,908	271,345	-	6,338	25,419	639,560	984,356	200,169	-	-	1,228,498	1,228,498	
33.	Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-	-	-	
34.	Marketable securities	-	-	-	-	-	-	-	-	-	-	-	-	
35.	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	-	-	-	-	
36.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-	
37.	Loans and financing	15,949,761	2,172,237	165,278	247,516	84,091	19,374,883	17,208,027	2,387,590	89,820	96,700	1,123,612	20,905,749	
38.	Restructured Loans	133,740	-	-	-	4,125	137,865	116,672	-	-	-	5,942	122,614	
39.	Investments	69,417,900	4,439,617	355,256	467,033	1,287,123	15,535,711	16,841,962	4,841,505	189,733	179,278	22,884,072		
40.	Commitments and contingencies	10,442,393	282,034	-	16,055	28,562	11,068,944	10,193,903	262,251	-	-	7,029	10,586,183	
41.	NON RELATED PARTIES	9,668,759	3,880,720	402,959	497,610	1,287,123	15,535,711	16,841,962	4,841,505	189,733	179,278	22,884,072		
42.	Placements at other banks	603,908	271,345	-	6,338	25,419	639,560	984,356	200,169	-	-	1,228,498	1,228,498	
43.	Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-	-	-	
44.	Marketable securities	-	-	-	-	-	-	-	-	-	-	-	-	
45.	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	-	-	-	-	
46.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-	
47.	Loans and financing	15,949,761	2,172,237	165,278	247,516	84,091	19,374,883	17,208,027	2,387,590	89,820	96,700	1,123,612	20,905,749	
48.	Restructured Loans	133,740	-	-	-	4,125	137,865	116,672	-	-	-	5,942	122,614	
49.	Investments	69,417,900	4,439,617	355,256	467,033	1,287,123	15,535,711	16,841,962	4,841,505	189,733	179,278	22,884,072		
50.	Commitments and contingencies	10,442,393	282,034	-	16,055	28,562	11,068,944	10,193,903	262,251	-	-	7,029	10,586,183	
51.	NON RELATED PARTIES	9,668,759	3,880,720	402,959	497,610	1,287,123	15,535,711	16,841,962	4,841,505	189,733	179,278	22,884,072		